# **Identity Theft Solutions**



Our program helps prevent identity theft and provides comprehensive, Privacy Advocate assisted restoration in the event a theft occurs. Members receive all of the following identity theft services:

### **Keylogging Defense System™**

Our Keylogging Defense System<sup>TM</sup> helps to proactively prevent online identity theft by encrypting every keystroke at the keyboard level and then reroutes those encrypted keystrokes directly to your browser. Our Keylogging Defense System bypasses the multiple communication areas that are normally vulnerable to keylogging attacks that could compromise your vital information.

With our defense system, members can now email, access critical business applications, browse, shop and bank with confidence knowing that each and every keystroke is encrypted and not being transmitted to an awaiting identity thief.

### **Identity Theft Restoration** - Privacy Advocates will:

- Issue fraud alerts with major credit reporting agencies
- Follow up with affected agencies, creditors, financial institutions
- Call/email/send documentation to state agencies/financial institutions
- Complete and mail "Fraud Packet" via certified mail
- Assist with restoration of identity to its pre-theft state

### **Identity Monitoring**

Our Identity Monitoring does much more than monitor credit, offering a solution as robust as the ones used by the nation's leading financial institutions to prevent theft. Identity Monitoring uses innovative technology to detect misuse or even an elevated likelihood for misuse of an individual's Social Security number, name, address, phone, and date of birth. By creating a SNAPD identity blueprint, this program monitors billions of data points on a daily basis from sources such as:

- Wireless Carrier Applications
- Auto/Mortgage/Payday Loans
- Utility Accounts
- DMV Records
- Government Databases
- Court / Public Records

## Lost or Stolen Credit Card Assistance / Document Recovery Services - Privacy Advocates will:

- Obtain credit reports from each of three major credit bureaus
- Cancel affected credit cards and request new cards
- Provide daily ID monitoring for 6 months to help prevent further fraud

### **Identity Theft Insurance**

Each member is provided with \$25,000 worth of Identity Theft Insurance. This coverage will help offset some of the cost of restoring their identity to its original status. Identity Theft Insurance is not available in NY. Identity Theft Insurance is underwritten by a nationally recognized Insurance Carrier with an "A" or better AM Best Rating.

### **Unlimited Legal Care at Discounted Rates**

Identity theft victims can defend themselves against crimes committed by an identity thief. In addition to the \$25,000 worth of coverage provided by our Identity Theft Insurance carrier, our program provides members with access to a proprietary attorney network that has contracted to charge no more than \$125.00 per hour, or 40% off their usual and customary hourly rate, whichever is greater, for all legal care related to an identity theft.

Members may use our program to prosecute identity thieves. This is the only identity theft program in the country that provides unlimited discounted legal care, enabling members to both defend themselves against a theft, and prosecute thieves.

With a nationwide network of plan attorneys, Legal Club is the sole identity theft vendor that can offer members this important plan enhancement.

This is only an outline of benefits. Contact Legal Club for more details. For a complete description of benefits, please visit the Legal Club website, www.legalclub.com.

**ELIGIBILITY:** Membership includes the member's spouse or domestic partner, dependent children who are under the age of 25 and any dependent individuals living in the plan member's home such as a parent or grandparent.

Monitoring and Insurance is limited only to the member.

### **ALL THIS FOR ONLY \$10.00 per month**

\$10/month INCLUDES DEPENDENTS as defined to the left.

### **Benefit Access Information:**

Always identify yourself as a Legal Club member when accessing any of your benefits

Identity Theft Insurance 866-IDHelp2 (434-3572)

Policy Number: 916304

Monitoring, Restoration & Lost Credit Card Assistance (888) 490-0382

**Legal Referrals** (800) 305-6816 www.legalclub.com



Legal Club of America® is donating 2% of all revenue from new worksite cases to The Breast Cancer Research Foundation®. BCRF is dedicated to preventing breast cancer and finding a cure in our lifetime by funding clinical and translational research worldwide. For more information about BCRF, visit www.bcrfcure.org.

