Expanded ID Theft Protection
Coverage Description:

Identity Restoration - Full Service
In the event that a member’s identity has been compromised, a Certified Identity Theft Restoration Specialist will work to restore the individual’s credentials. Through a Limited Power of Attorney, the restoration specialist is able to work on the individual’s behalf, saving them time and effort in working with lenders, bureaus, state and county courts, etc. Assistance is available 24x7x365, including all holidays, to answer questions or provide updates to a member.

Lost Wallet Services
The Lost Wallet service helps a member quickly and easily cancel and replace credit cards, debit cards, check books, driver’s license, Social Security cards, insurance cards, passports, military identification cards, traveler’s checks, etc. A restoration specialist will also assist members with canceling and replacing lost or stolen documents.

Identity Theft Insurance
Identity Theft Insurance will reimburse members for expenses associated with restoring their identity should they become a victim of identity theft. If a subscriber’s identity is compromised, coverage is provided for up to $1,000,000, with no deductible. Pre-existing conditions apply.

Benefit Limits
Costs to restore identity and / or Reimbursement of expenses including:
(a) Cost of Replacing Documents - Up to $2,000.00 for each Stolen Identity Event.
(b) Traveling Expenses - Up to $2,500.00 for each Stolen Identity Event.
(c) Loss of Income - Up to $200.00 per day, for a maximum benefit period of one (1) month, but not to exceed $6,000.00 for any one Stolen Identity Event.
(d) Childcare/Elderly Care - Up to $200.00 per day, for a maximum benefit period of one (1) month, but not to exceed $6,000.00 for any one Stolen Identity Event.
(e) Fraudulent Withdrawals - Up to $10,000.00 for all fraudulent withdrawals resulting from a Stolen Identity Event.
(f) Legal Costs - Up to a total of $1,000,000.00 for any one Stolen Identity Event.

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Credit Monitoring
Monitoring services are designed to track and inform members of any activities or changes to their credit – including loan applications, credit card activations, purchases, etc. After running an initial credit file authentication a member will receive ongoing credit monitoring via TransUnion. (The credit bureaus tracking of credit history is consistent across all three credit bureaus; therefore, it was most cost effective to provide monitoring by one credit bureau.)

Internet Surveillance
Internet Surveillance of a member’s personal information is conducted utilizing proprietary Internet surveillance technology that monitors activity on the Web to see if personal information is being traded or sold online. Internet Surveillance searches networks, chat rooms, and websites worldwide for stolen identity credentials, finding subscriber data regardless of nationality or location. If a match is found, the member is provided with an alert of the matched elements or identity string, enabling them to take action.

Each Member has the ability to submit the following elements to be monitored via this service:

- Social Security number
- Credit/Debit card numbers
- Email addresses
- Bank Account numbers
- Telephone numbers
- Driver’s License Number
- Medical ID numbers
- Passport Number

Child Monitoring
Monitoring allows parents or guardians to protect minor’s information from identity theft by registering and tracking their data, such as their child’s SSN or driver’s license number.