LegalShield Identity Theft Premium℠

Your identity is personal. Keep it that way.

Identity theft affects millions of Americans each year. Which is why LegalShield Identity Theft Premium equips you with the information and expertise you need to help protect you and your family against identity theft and quickly resolve issues related to it if it does occur.

Premium Benefits include:

Credit Report with Score and Analysis
Access to your credit report and personal credit score from TransUnion upon activation.

Triple Bureau Credit Monitoring and Activity Alert
Continuous credit monitoring with Experian, TransUnion and Equifax, plus email alerts about any new credit activity.

Comprehensive Restoration Service by Kroll
If you ever encounter or have questions about how to guard yourself against identity theft, we've retained the experts at Kroll, the world's leading consulting company in identity theft restoration, to assist you. If you find you are a victim, sign a Limited Power of Attorney and Kroll will step in and take over the restoration process for you. If you choose not to sign a Limited Power of Attorney, Kroll advisors will instead assist you in taking these actions. Discounted services are available to members who have pre-existing identity theft situations. *(see back of page for more details)*

Unlimited Identity Theft Consultation
Unlimited consultation on any matters relating to identity theft.

Web Watcher
Daily web monitoring for unauthorized use of your SSN, credit/debit card numbers and other personal information.

Public Persona
Monthly monitoring of any changes to SSN or address history associated with your name.

Lost Wallet Assistance*
Help with canceling and replacing cards and IDs and placing fraud alerts for a lost wallet or purse.

Social Security Number Skip-Trace*
Social Security Number search through 34 billion public records to detect potential fraud.

Sex Offender Search*
Search of sex offender databases to detect if a member's address has been used by a registered sex offender.

Safeguard for Minors℠
Coverage for up to 8 dependents under the age of 18, includes monitoring and alerts for credit files in your child's name, expert credit consultation, and valuable information on credit education.

**Services will be performed upon member request.*

Learn more about LegalShield Identity Theft Premium at
www.legalshield.com/info/idtpremium

LegalShield Identity Theft Restoration

LegalShield has retained Kroll to take over your restoration process—all you have to do is sign a **Limited Power of Attorney** and forward it to Kroll to begin the process. If you prefer not to sign a Limited Power of Attorney, Kroll will assist you to take action yourself. The items listed below are common scenarios performed in identity restoration. You may be required to provide additional documentation about the theft. There may be additional areas of work performed depending on specific identity theft situations. *See Limitations and Exclusions for Comprehensive Restoration by Kroll below.

RESTORATION PREPARATION

Benefit	Limited POA	No POA
Assist in organizing details of issues	✔	✔
Explain fraud victim's rights	✔	✔
Educate you on the process and your responsibilities	✔	✔
Assist in gathering and completing paperwork, including police reports	✔	✔
Send Fraud Packet to victim List of Contact Numbers (for immediate fraud alerts): • **Equifax Fraud Center** • **Experian Fraud Center** • **TransUnion Fraud Center** • **Federal Trade Commission** • **Social Security Administration** • **United States Postal Service**	✔	✔
Issue Fraud Alert to all three credit repositories	✔	✔
Provide fraud victim assistance material	✔	✔
Assist you with questions as you work through the process	✔	✔

RESTORATION PROCESS

Within 24 hours of receiving the signed Limited Power of Attorney, Kroll will:

Benefit	Limited POA	No POA
Issue Fraud Alert to Social Security Administration (SSA)	✔	
Issue Fraud Alert to Federal Trade Commission (FTC)	✔	
Issue Fraud Alert to U.S. Postal Service (USPS)	✔	

After receiving both signed Limited Power of Attorney and tri-merged credit report, Kroll will:

Benefit	Limited POA	No POA
Issue Fraud Victim statements and work with all three national repositories (Experian, TransUnion, Equifax) to restore credit accuracy	✔	
Review credit history with you and verify if fraud includes items like: • **Public Records (Liens, judgments, bankruptcies)** • **Credit Accounts (New and/or derogatory)** • **Address** • **Prior employment**	✔	✔
Issue Fraud Alert to and work with affected financial institutions and credit card companies	✔	

WHENEVER A FRAUD ISSUE WARRANTS

Benefit	Limited POA	No POA
Determine if creditors extended credit due to misuse of your identifying information	✔	
Confirm creditor contact information	✔	
Contact creditors and collection agencies to dispute all fraudulent accounts	✔	
Notify and work with the collection agencies of creditors holding fraudulent accounts	✔	
Turn over any current accounts to fraud, requesting affidavits of documentation forwarded to you	✔	
Search Criminal Data in your country of residence to look for criminal activity being committed in your name	✔	
Search U.S. Criminal Records indicator to search a wide variety of national criminal databases	✔	
Search Department of Motor Vehicles records in your state	✔	
Perform a Social Security trace to look for additional addresses that may be attached to your name	✔	
Perform a Social Security Death Index search to verify if you have been submitted to Social Security	✔	
Determine if you have been submitted as having been involved in fraudulent banking activities	✔	
Assist you in working with law enforcement personnel	✔	
Use licensed attorneys where appropriate to perform these duties	✔	
Offer additional assistance that can be reasonably provided based on your issue	✔	✔
Provide a list of attorneys who may be able to help you with legal issues—any subsequent relationship is exclusively between you and the attorney	✔	✔

CASE CLOSING PROCESS

Benefit	Limited POA	No POA
Provide a tri-merged credit bureau report follow up 120 days after resolution of your identity theft issues	✔	
Update member	✔	
Continue restoration until complete	✔	
Responsibility for Kroll's Fraud Solutions Practice will cease when Kroll receives verification from you that the issue is resolved	✔	✔

Limitation and Exclusions for Comprehensive Restoration by Kroll: Coverage is not provided for the following events: Legal Remedy - Any Stolen Identity Event where the victim is unable or unwilling to prosecute the person who caused the victim to suffer the fraud or its consequences. Dishonest Acts - Any dishonest, criminal, malicious or fraudulent acts, if the Member(s) who suffered the fraud personally participated in, directed or had knowledge of such acts. Financial Loss - Membership Services do not cover any financial losses attributed to the Stolen Identity Event, including but not limited to, money stolen from a wallet or other monetary losses, unauthorized purchases of retail goods or services online, by phone, by mail or direct. Pre-existing Identity Event Limitations. If the victim either had knowledge of, or reasonably should have had knowledge of, the misuse of his/her identity, credit, or other personal information based on information provided, or reasonably available, to the individual prior to enrollment in the program (each a "Prior Misuse"), such Prior Misuse or the consequences caused by it are not covered by the restoration services. However, individuals who have merely experienced the loss or unauthorized exposure of personal identifiers, including credit or debit card data, such as a data breach event, with no indication of actual misuse or identity theft resulting from that event, are not subject to the Prior Misuse exclusion hereunder. Business - A covered stolen identity event does not include business losses, including but not limited to the theft or unauthorized or illegal use of the victim's business name, DBA or any other method of identifying the victim's business activity. Dormancy or inactivity - If the victim cannot or does not provide the items designated in paragraph 1 above, or, having initiated restoration, if the victim fails to respond to or cooperate in activity facilitated by Kroll for the purpose of ID restoration. Incurable - Because of the nature of the activity associated with identity theft, some issues cannot be resolved. For example, if a fraudulent act results in the victim's name being improperly placed on a government agency's restricted list (e.g., a 'no fly' list) neither Kroll nor LegalShield can promise removal of the victim's name. Legal services are not separately provided under ID theft restoration services. Once a dependent reaches the age of 18 they are required to purchase their own policy to continue coverage. LegalShield Plan members should consult their individual plans to determine availability of legal services. Marketed by: Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal CasualtySM, Inc.; Pre-Paid Legal Access, Inc.; In FL: Pre-Paid Legal Services, Inc. of Florida; In VA: Legal Service Plans of Virginia; and PPL Legal Care of Canada Corporation

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