



**Legal Club  
Of America**<sup>®</sup>

**A Proposal of Employee Benefits**

# *Innovations in IDENTITY THEFT™*



# ***Innovations in IDENTITY THEFT™***

**Name or Logo**

<DATE>

# Innovations in IDENTITY THEFT

## A Complete Identity Theft Solution



### Prevention to Prosecution Solution

Identity theft is the fastest growing financial crime in America, striking thousands of victims each year. In a matter of seconds, personal information such as a social security number, a credit card number or an address can be stolen and used to obtain a new mortgage, line of credit or additional credit cards.

Victims may never know that their identity has been stolen until unauthorized transactions appear on credit card statements, collection notices appear in the mail or loan applications are declined. In a short period of time, extensive damage can be done as a result of a stolen identity incident.

Identity Theft Solutions Members will have access to the most comprehensive identity theft program in the country. This program provides members with a complete Prevention to Prosecution Solution™ with all the components necessary to help prevent online identity theft, restore an identity in the event it is stolen, and help avoiding future identity theft incidents.

- **Keylogging Defense System™**
- **Identity Monitoring**
- **Identity Theft Restoration**
- **Lost or Stolen Credit Card Assistance / Document Recovery Services**
- **\$25,000 Identity Theft Insurance**
- **Unlimited Legal Care at Discounted Rates**

## PRODUCT BENEFITS AND FEATURES



### Keylogging Defense System™

Keyloggers are self propagating viruses that steal your keystrokes, and the information contained, as you navigate the internet. Our Keylogging Defense System™ 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 Monitoring\*

Identity Monitoring searches and monitors for past history as well as real time identity frauds or threats. This service includes:

- Secure, hassle-free identity monitoring
- Actionable identity alerts

Our Identity Monitoring does much more than monitor credit and offers 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 on a daily basis from sources such as:

- |                                 |                     |                           |
|---------------------------------|---------------------|---------------------------|
| • New Credit Cards              | • Payday Loans      | • Government Databases    |
| • Wireless Carrier Applications | • Checking Accounts | • Real Estate Records     |
| • Retail Credit Card Accounts   | • Check Reorders    | • Court Records           |
| • Automobile Loans              | • Utility Accounts  | • Criminal Records        |
| • Mortgage Loans                | • DMV Records       | • Social Security Records |

As identity fraud usually precedes identity theft, this type of proactive system is critical to mitigating the extensive and expensive damage perpetrated after an identity is stolen and manipulated.

## Identity Theft Restoration

Upon notification of an ID theft incident, Privacy Advocates will act on behalf of member as a dedicated case manager to:

- Investigate and confirm the fraudulent activity, including known, unknown and potentially complicated additional sources of identity theft.
- Complete and mail customized, pre-populated, state specific “Fraud Packet” via certified mail with pre-paid return instructions.
- Place phone calls, send electronic notifications, and prepare appropriate documentation on the member’s behalf, including dispute letters for defensible complaints to any and all appropriate state agencies and financial institutions.
- Issue fraud alerts and victim statements when necessary, with the three consumer credit reporting agencies, the FTC, SSA, and U.S. Postal Service.
- Submit Special Limited Power of Attorney and ID Theft Affidavit to involved creditors for card cancellation and new card issuance.
- Contact, follow up and escalate issues with affected agencies, creditors, financial institutions, to reinforce member’s rights.
- Assist the member in notifying local law enforcement authorities to file the appropriate official reports.
- Utilize real time access to public records reports including DMV, criminal, address changes, liens, and judgments for further investigation where applicable.
- Provide peace of mind and resolution of key issues from start to finish as swiftly as possible.
- Provide members with a “Case Completion Kit” including copies of documentation, correspondence, forms and letters for their personal records.



## Lost or Stolen Credit Card Assistance / Document Recovery Services

Privacy Advocates will assist members in the event their credit cards are misplaced or stolen. Privacy Advocates will:

- Consult with member to determine the severity of the event
- Obtain credit reports from each of the three major credit bureaus
- Contact each credit card company or other financial institution with the member via teleconference.
- Cancel members affected credit cards
- Request new replacement cards
- Place fraud alerts with all three major credit bureaus
- Assist members with interpreting their credit reports
- Provide daily ID monitoring for six months to help proactively prevent any additional identity fraud
- Provide credit dispute assistance
- Assist with additional lost items including driver’s license, library, and other membership cards.

Registration of the member’s credit cards is not required. This safety measure prevents further fraud and/or identity theft. All of our Call Center Personnel (ID Recovery Specialists) are certified paralegals with extensive legal and fraud experience. We train our Call Center Personnel in crisis intervention and provide them with continuing fraud education. Our paralegals work under the direction of our corporate attorney.

## Identity Theft Insurance

Each member will also receive up to \$25,000 worth of insurance coverage\*. This coverage will help members offset some of the costs of restoring their identity to its original status, including:

- **Lost wages: \$500.00 per week, for 4 weeks maximum**
- **Re-filing of loans**
- **Defense cost for certain civil and criminal lawsuits:** Reasonable and necessary fees incurred in the United States by the insured with consent for an attorney appointed by them for:
  - a) Defending any civil or criminal suit brought against the insured by a creditor, collection agency or other entity acting on behalf of a creditor for non-payment of goods or services, or default on a loan solely as a result of a stolen identity incident.
  - b) Removing any civil or criminal judgment wrongfully entered against the insured solely as a result of a stolen identity incident.
- **Reimbursement of fees:** Reasonable and necessary costs incurred in the USA by the insured for:
  - (a) Re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity event.
  - (b) Notarizing affidavits or other similar documents, long distance telephone calls and postage solely as result of the insured's efforts to report a stolen identity incident and/or amend or rectify records as to the insured's true name or identity as a result of a stolen identity incident.
  - (c) Up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after the insured's discovery of a stolen identity incident.

*\*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. Contact Legal Club of America for more details. Restoration and Lost Credit Card Services are available to members and their eligible dependents. Insurance coverage and Monitoring are limited to the registered member only.*

## 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 will represent them. Plan attorneys have contracted to charge no more than \$125.00 per hour, or 40% off their usual and customary hourly rate, whichever is greater, for all extended legal care.

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, provided by Legal Club of America® this is the sole identity theft offering that can provide members this important plan enhancement.

**Program Eligibility**

Member, plan member’s spouse or domestic partner, dependent children who are under the age of 26 and any dependent individuals living in the plan member’s home such as a parent or grandparent.

**Assumptions**

- No minimum participation for voluntary cases.
- Billed and paid monthly.
- Available only in the United State, its territories and possessions.
- Rates are guaranteed for twenty four (24) months from the effective date of coverage.
- Restoration/Lost Credit Card Services available to the employee and their eligible dependents.
- Insurance coverage limited to the employee only.
- Monitoring limited to the employee only unless otherwise stated.

**Cost Proposal**

Member, plan member’s spouse or domestic partner, dependent children who are under the age of 26 and any dependent individuals living in the plan member’s home such as a parent or grandparent.

**Employer Paid Plan**

- Cost: \$3.50 per employee per month.
- 100% employer funded.
- 100% participation of the eligible employee population.

**Voluntary Plan**

- Cost: \$10.00 per employee per month.
- Through payroll deduction.
- No minimum participation

Note: This proposal is valid for 90 days from the date of issue unless otherwise noted. Identity Theft Services provided by Legal Club of America® and other vendors.



Legal Club of America is proud to partner with The Breast Cancer Research Foundation® and will contribute 2% of all worksite revenue to BCRF whose mission is to achieve prevention and a cure for breast cancer in our lifetime. Currently, over 90 cents of every dollar donated goes to research and awareness programs.