



ID Resolution's **PIP™**

Personal Information Protection Program

March 2017

Personal Information Protection PIP™

If your program and members are demanding a more comprehensive and robust set of proactive monitoring tools to safeguard them, we are pleased to introduce our PIP™ program. Designed to provide a deeply discounted price alternative to other similar products available in the retail market for up to \$300 per year, our PIP™ is available at just **\$108** per person per year! The PIP™ comprises of the following:

Triple Bureau Credit Report and Credit Monitoring

- By using a credit report and monitoring service, you can be more aware of your credit health and will receive alerts when changes are reported due to fraudulent activity.
- While credit reporting cannot protect you from all types of identity theft, being familiar with the latest activity on your credit report is the first step to being empowered and mitigating risk. Credit monitoring provides you with alerts for changes in a credit report such as loan data, inquiries, new accounts, judgments, liens, and more



Comprehensive Personally Identifiable Information Monitoring

- Proactively detects stolen personally identifiable information and compromised confidential data. At any point in time, technology is monitoring thousands of websites and millions of data points using a variety of data gathering techniques such as chat room monitoring, spidering/crawling/scraping capabilities and forum extraction, to make sure compromised credentials are spotted before they are stolen. We will alert you if it finds your PII being bought or sold online.
- Where we monitor:
 - Forums and Websites monitored: 10,000
 - Web pages processed per day: 600,000+
 - IRC channels monitored: 500
 - Number of refined PII search engine queries: 10,000+
 - Twitter Feeds Monitored: 200
 - P2P Sources: 114 servers
 - Hidden/anonymous web services: 80
 - Number of malware samples analyzed per day: 50,000
 - Botnets monitored: 100+ C&C servers, 150,000+ compromised hosts
 - Torrent Sources: 320



By default, we monitor a potent collection of PII including:

- Social Security numbers
- Phone numbers
- Email addresses
- Bank account and routing numbers
- Credit & debit card numbers
- Medical identification numbers



Social Security Number Trace

Social Security Trace service monitors and notifies when names, aliases and addresses become associated with a SSN.



- Helps you detect identity theft sooner
- Enables you to have greater intelligence regarding how your SSN is being used
- Greatly reduces the time, money and emotional stress associated with a stolen SSN

Court Records

Our court records service tracks municipal court systems and alerts you if a criminal act is committed under your name. It also collects current data at the state and county level.

- Helps you detect if your PII has been used by identity thieves with law enforcement to avoid embarrassing and damaging legal incidents
- Receive monthly monitoring and alerts when the changes to your report are discovered, based on first name, last name, address, date of birth or offense



Payday Loan

For a complete, comprehensive monitoring system, non-credit loans must be monitored in addition to credit activity. Non-credit loans include both payday and quick-cash loans that do not require a Social Security number or credit inquiry to complete. Our non-credit/payday loan-monitoring product tracks fraudulent non-credit/payday loans to ensure your all-inclusive identity theft protection.



Change of Address Monitoring

Our Change of Address service monitors and reports if an individual's mail has been redirected through the USPS. Know immediately if someone tries to steal your identity by redirecting your mail to a new address.



Identity Theft Insurance

Our Identity Theft Insurance – with zero deductible – reimburses you for out-of-pocket expenses up to \$1M. Plus, we will retain lawyers, investigators and case managers on your behalf.

- Insures you with a policy to protect financial losses in the event of identity theft
- Reimburses you for expenses related to identity theft restoration, including replacement of documents, traveling expenses, loss of income, child/elderly care, fraudulent withdrawals from a bank account, and legal costs.

Benefits and Coverage

In the event of identity theft or fraud, CSID’s insurance policy will cover insured customers’ costs associated with identity restoration:

- Replacing Documents Up to \$2k for each stolen identity event
- Travelling Expenses Up to \$2k for each stolen identity event
- Loss of Income Up to \$6k for each stolen identity event*
- Child Care and elderly care Up to \$6k for each stolen identity event*
- Fraudulent Withdrawals Up to \$10k for all resulting from a stolen identity event
- Legal Costs Up to a total of \$1mio for any one stolen identity event

A zero-deductible plan, Insurance is backed by an internationally recognized carrier that is A.M. Best “A-Rated”. Covers United States, including Puerto Rico.**

Coverage is subject to the conditions and exclusions in the policy.

*Up to \$200 per day, for a max benefit period of one month.

**Excluding New York.

ID Resolution’s Identity Restoration Service - Access to ID Resolution’s Identity Fraud resolution service.

This service offers assistance to those individuals who have had their personal information fraudulently used by identity thieves. Experienced fraud resolution specialists can resolve financial identity theft, criminal identity theft, and medical identity theft. Members who are victimized by identity fraud will interact with one fraud specialist who knows the details of the case and who manages the case from beginning through final resolution.

No Warranty of Resolution: The Services are provided on an “as is” and “as available” basis. IDR expressly disclaims all warranties of any kind, whether express or implied, including but not limited to implied warranties of merchantability and fitness for a particular purpose. IDR makes no warranty that (i) past identity fraud will be resolved in whole or in part; (ii) that future identity fraud will be prevented; (iii) that the Services will meet requirements of the Customer; (iv) that the Services will be uninterrupted, timely or error-free; or (v) that the quality of Products, Services, Information and/or other material purchased or obtained by a Customer through the Services or via IDR will meet all expectations of the Customer.