



Powerful Identity Theft Protection

We provide leading identity theft protection and restoration services as an employee benefit.





- WHO WE ARE

American Identity Group provides comprehensive identity protection and security for employees. We pride ourselves on our ability to scan the dark web for any breached data to ensure that private and sensitive information remains secure.

- WHAT WE DO

With our state-of-the-art dark web surveillance, American Identity Group constantly monitors employees and their family's identity in thousands of public and private data sources. Our goal is two-fold: to protect the employees' identity and avoid having the employee repair their identity **on valuable company time.**

- TRUSTED PARTNERSHIP

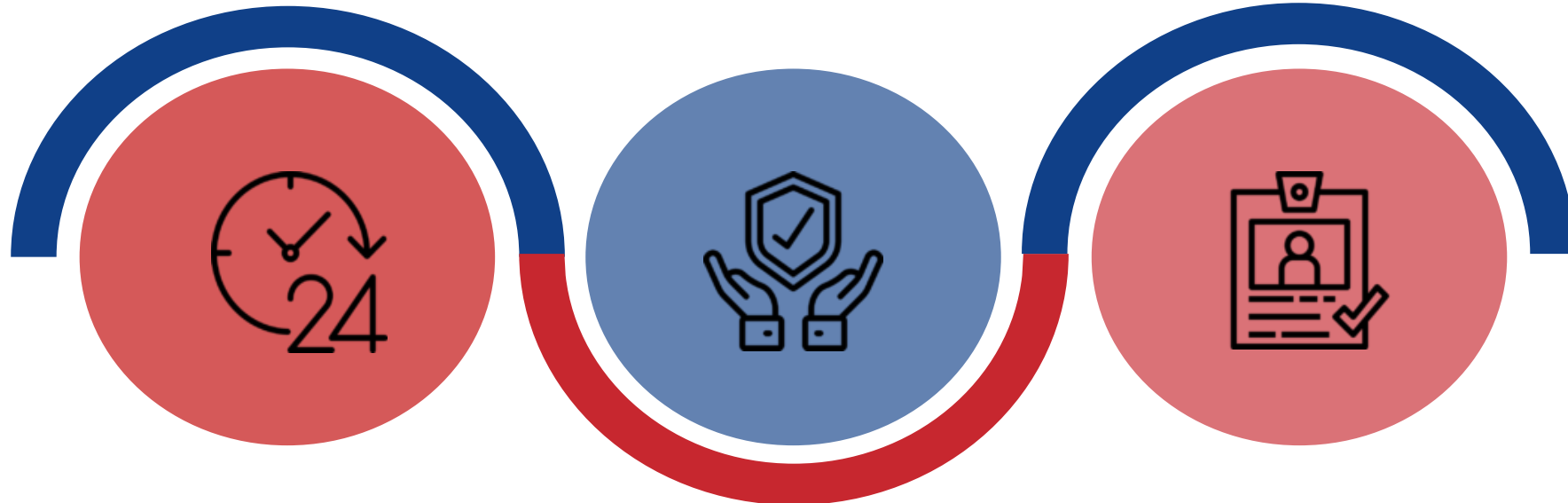
American Identity Group can help protect company data from security breaches with employee identity theft monitoring. With a \$1 million identity theft insurance policy, your employees assets and personal information are protected.

Identity Theft Benefits Package

24/7 Monitoring

Employee Benefit: Our advanced dark web surveillance is constantly scanning data sources for threats.

Company Benefit: Employee identities are already protected if the secure company data is breached.



Identity Restoration

Employee Benefit: Our team is on standby to restore your employee's identity should it be stolen.

Company Benefit: Keep your employees from using company time to restore their identity. It takes an average of 300 hours and 44 months (4 years) to repair).

\$1,000,000 Insurance Policy

Employee Benefit: American Identity Group will reimburse your employee for out of pocket expenses – up to \$1 million.

Company Benefit: Avoid costly legal battles regarding identity theft if the secure information of the company is leaked.

Questions and Answers

What is AMERICAN IDENTITY GROUP?

American Identity Group is an identity theft protection service.

What is Identity Theft?

Identity theft is fraud. A criminal can steal your identity to obtain forged driver licenses, new credit cards, new bank accounts and they commit crimes using your name and personal information. Unfortunately, most people find out their ID was stolen a year after it happens. It will then take you 300 hours and 44 months (4 years) to repair.

How do criminals get my personal information?

Your mailbox, garbage, home, the supermarket, your doctor's office, your computer and cell phone.

How do we protect your identity?

1. American Identity Group has the ID Early Warning System that creates a personal ID master profile.
2. We protect your identity profile without using your date of birth or social security number.
3. We monitor 1000's of public and private databases with billions of records every day. 24 hours a day, 7 days a week.
4. Our ID Early Warning System looks for a change in your profile. If we detect any changes to the name and address we have in your ID master profile, we contact you.

Questions and Answers

What happens if your Identity is stolen?

With American Identity Group, we take over. With our service, restoring your identity should take us less than 30 days and 10 hours.

1. We place a fraud alert, this prevents the thief from opening any other accounts.
2. We create a theft report for your local police department.
3. We notify all credit card companies immediately by certified mail.

Services we include:

- \$1,000,000 insurance policy from AIG insurance company which covers your entire out of pocket expenses with NO deductible.
- Lost wallet service.
- 24 hours a day/7 day a week fraud protection call center.

Statistics:

- 155 million people last year in the US had a security breach of their private information, over 12 million full scale ID thefts.
- ID theft is the number one complaint at the Federal Trade Commission, Internal Revenue Service, Better Business Bureau and Immigration
- ID theft affects seniors to children, children especially. They have social security numbers and a clean credit history.

Detailed Descriptions of Services

Fully Managed Family Identity Theft Restoration (IDR):

A professionally trained recovery advocate is assigned to all covered consumers who become victims of identity theft and will perform a fully managed identity restoration program for the covered consumers. The recovery advocate will document, dispute and reverse all fraudulent transactions through a limited power of attorney for all known types of identity theft. Additionally, this includes one year of follow-up after victim is back to pre-theft status and provides one year of additional extensive monitoring services for all victims.

\$1,000,000.00 Fraud Expense Reimbursement Insurance from AIG:

This helps prevent losses from expenses incurred because of a covered identity theft event. It covers notary charges, lost wages, loan application fees for reapplying for loans, reasonable attorney fees and more (restrictions apply, see AIG's policy for full coverage details).

Internet Monitoring Service:

The Internet Monitoring Service proactively scans for consumer's sensitive personal information commonly sold and traded on black market internet sites and chat rooms. This services includes monitoring for credit and debit card numbers, bank account numbers, social security numbers, driver's license numbers, telephone numbers, email addresses and other sensitive information. The services use the latest Internet crawling and monitoring technologies, private and public security professionals, and law enforcement professionals to identify new black market Internet sites that should be monitored. The service uses industry standard encryption and security processes to maintain data security and monitoring reliability. Consumers receive an optional monthly status email providing an update of their monitoring service. In addition, the system can send real-time alerts via email to consumers whenever there is activity.

Premium ID Theft Monitoring and Early Warning System:

The Premium ID Theft Monitoring and Early Warning System constantly monitors consumers identity of thousands of public and private data sources covering billions of records and alerts consumers of possible threats to their identity. This system includes consumer name and alias monitoring, consumer phone number monitoring and consumer address monitoring.

Detailed Descriptions of Services

Personal Identity Theft Background Report:

This service provides consumers with a detailed background report listing historic and current address, phone number and other identifying records associated with the consumer's identity to help identify current risk.

Lost Wallet Service:

If a consumer's wallet or purse is stolen, our call center will help him or her identify their lost cards and documents and assist in getting them concealed and replaced.

The Green Mailbox, Postal Junk Mail Reduction Service:

This service allows consumers to remove their name from junk mail lists and information databases to get less junk mail and help keep the consumer's personal information safe.

Free Credit Report Reminder Service:

This service helps consumers save money by reminding and assisting them in retrieving their free annual reports from the credit bureaus.

Fraud Alert Assistance Service:

This service helps consumers with placing free fraud alerts if the consumer's identity is suspected of being compromised.

Credit Security Freeze Assistance Service:

This service helps consumers look down their credit file by providing information and assistance in putting a Credit Report Security Freeze on the consumer's credit report files.

Fully Managed Identity Theft Victim Recovery Service

Call the 24/7/365 Identity
Response Center



Meet Your Dedicated
Certified Recovery Specialist



Return the Completed
Recovery Packet



Relax While We Restore
Your Identity



1. If you have reason to believe you are a victim of Identity Theft you should call the Identity Response Center at the toll-free number provided on your Certificate of Benefits.



2. Once you have contacted the Identity Response, your case will be assigned to an ICFE Certified Identity Theft Risk Specialist who will review the details of your case with you and determine the next steps in restoring your identity. This process is known as the Identity Theft Intake Interview.



3. After the Intake Interview process, you will receive an identity theft victim recovery packet containing the limited power of attorney and affidavit that you must sign and return authorizing your recovery specialist to start acting on your behalf.



4. Once authorized, we will investigate and take the necessary steps to restore your identity to pre-theft status.

Brand New Products Introduced in 2020

Online Banking and Account Verification Monitoring:

This service provides consumers with real time push notifications when a new account is opened, there is a password reset and when any account details are updated.

Small Business Breach Protection:

This feature protects the customer database of the small business from data breaches by monitoring public and private/dark-web internet black market sites, hacker forums and chat rooms.

Dark Web Breach Data Services:

This service operates in 4 ways:

1. Get alerted when customers data is found in a breach
2. Instant Access to full breach data
3. Find out if you're already a victim
4. Get help responding to breaches with a dedicated breach response coordinator



Property Title Monitoring

Protecting Your Biggest Investment, Your HOME!

- A two-part comprehensive household protection plan
- Who is protected?
 1. The Homeowner
 2. Everyone registered under the home is monitored for anything filed in their name

4 Type of Alerts

1. New Property Alert
2. Change in Owner
3. New Claim on Title
4. Change in Financing Terms

Benefits of Property Title Monitoring:

- Prevents delays in closing on a home
- Creates a level of verification that could go undetected

An additional layer of protection for your other major asset,
Your HOME!



PROPERTY TITLE
— **MONITORING** —

AIG Consumer Dashboard



[COMMAND CENTER](#) [ACCOUNT INFO](#) [CONTACT CENTER](#) [ID EARLY WARNING SYSTEM](#) [CRIMINAL RECORDS MONITORING](#)

Privacy Command Center

User: |
Account
Date/Time Last Logged In: 10/18/2019 06:41:56

My Protection: **Active** Account Type: **American Identity Group Family**

Internet Monitoring: No new alerts detected	ID Early Warning Monitoring: No new alerts detected Previous alerts	Criminal Monitoring: No new alerts detected
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[My Messages](#)

[No New Messages](#)

[My Tasks](#)

[No New Tasks](#)

- Internet Monitoring
 - [Internet Monitoring System](#)
 - [My Monitoring Information](#)
 - [Monitoring Options](#)
 - [Monitoring History](#)
- Identity Theft Protection And Monitoring
 - [Early Warning System](#)
 - [Criminal Records Monitoring](#)
 - [Online Reputation](#)
 - [Insurance Records](#)
 - [Junk Mail](#)
- Identity Theft Response And Recovery
 - [Lost Wallet Service](#)
 - [Identity Theft Recovery](#)
 - [Fraud Alerts](#)
 - [Credit Security Freezes](#)
- \$1,000,000.00 Identity Insurance
 - [\\$1,000,000 Master Policy](#)
 - [Open a Claim](#)
 - [Claim Status](#)

Certificate of Identity Theft Protection



Certificate of Identity Theft Protection

As an American Identity Group member in good standing, the following person is entitled to coverage under the Identity Fraud Expense Master Policy from AIG:

This coverage is available to you and, depending on your plan, covered eligible family members for as long as you maintain your active membership with American Identity Group and this policy is in force.

Policy Coverage Limit: \$1,000,000 - Deductible: \$0

Toll-Free Telephone Number to Report Claims: 1-877-957-1595

This material does not amend, or otherwise affect, the provisions or coverage of any insurance policy issued by AIG. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

*By the power vested in me as Chief Security Officer
I hereby issue this Certificate of Identity Theft Protection to the member named above.*

This _____ Day of _____

Dr. Lance Larson
Chief Security Officer

Certificate of Identity Theft Protection

Identity Fraud Expense Reimbursement Overview

American Identity Group is providing this Identity Fraud Expense Master Policy from
AIG in order to provide you with this valuable coverage:

Your Coverage Limit is: \$1,000,000 Your Deductible is: \$0
Toll-Free Telephone Number to Report Claims: 1-877-957-1595

The coverage is available to you, your spouse, qualified domestic partner, children under 18 and parents and
reimburses identity theft victims for the following:

- Lost wages as a result of time taken off from work to deal with the fraud - up to \$1,000.00 per week for up to five weeks.
- Notary and postage charges incurred by the insured in order to report a stolen identity event and or amend or rectify records as to the insured's true name or identity
- Costs of re-filing rejected applications for loans, grants or other credit instruments
- Costs for up to six credit reports from established credit bureaus (with no more than two reports from any one individual credit bureau)
- Costs approved by AIG, for providing periodic reports on changes to, and inquiries about the information contained in the insured's credit reports or public databases
- Costs of travel within the United States incurred as a result of the insured's efforts to amend or rectify records as to the insured's true name and identity
- Long distance telephone charges for calling merchants, law enforcement agencies or credit grantors to discuss an actual identity theft
- Approved costs for elder care and child care up to \$1,000.00.
- Reasonable and necessary attorney fees and expenses incurred with AIG's consent for an attorney approved by AIG including:
 - An initial consultation with a lawyer to determine the severity of and appropriate response to a stolen identity event
 - Defending any suit brought against the insured by a creditor, collection agency or other entity acting on behalf of a creditor for non-payment for goods or services or default on a loan solely as a result of a stolen identity event
 - Removing any civil judgment wrongfully entered against the insured solely as a result of a stolen identity event
 - Defending criminal charges brought against the insured as a result of a stolen identity event; provided, however, AIG will only pay criminal defense related fees and expenses after it has been established that the insured was not in fact the perpetrator.
 - Unauthorized Funds Transfer Coverage We shall reimburse the insured for covered loss resulting from unauthorized electronic fund transfers

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy issued by AIG. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

The Identity Fraud Expense Reimbursement Master Policy from AIG is designed to be purchased by a financial institution, commercial business or membership groups in order to provide its customers or members with the coverage at no additional charge to them.

American Identity Group Pricing & Benefits

Plan I: (employer paid, non-voluntary)

- Fully managed identity theft victim recovery service
- 24/7/365 Toll-Free Victim Response Center
- Complete family coverage
- Dark web breach alert monitoring service
- Dark web breach response service

Plan II:

- All services from Plan I
- \$25,000 Insurance policy from AIG Insurance company which covers your entire out of pocket expenses with NO deductible
- Lost wallet service
- Internet monitoring
- Premium ID theft monitoring and early warning system
- Fully managed identity theft restoration

Plan III:

- All services from Plan II
- \$1,000,000 Insurance policy from AIG Insurance company which covers your entire out of pocket expenses with NO deductible

Coverage of AIG (American Insurance Group) Insurance Policy

- Reimbursement of lost wages as a result of time taken off from work to deal with the fraud
- Initial legal consultation
- Travel expenses
- Elder and child care



Contact Us

American Identity Group offers flexible and affordable identity theft benefit packages to protect companies and their valued employees!

Schedule your 15 minute conversation:

(855) 254 -7966