



American Identity Group's Current Package Components/Services

\$25,000 or \$1,000,000 Identity Theft Insurance

Protect against financial loss from identity theft, including lost wages, letters to creditors, costs to defend against collection suits for falsely incurred debt, and other legal fees. \$25,000 or \$1,000,000 of insurance with zero deductible. Underwritten by American Insurance Group (AIG).

ID Early Warning System

24/7 proactive identity notification and monitoring protection with the ID Early Warning System. The system constantly monitors the consumers identity and sends alerts of possible threats.

The Green Mailbox, Postal Junk Mail Reduction Service

This service allows Consumers to remove their name from junk mail lists and information databases to reduce junk mail and help keep the Consumer's personal information safe.

Lost Wallet Service

If your wallet is lost or stolen, American Identity Group will expedite credit card cancellation and replacement.

Internet Monitoring Service

The Internet Monitoring Service proactively scans for Consumers' sensitive personal information commonly sold and traded on black market internet sites and chat rooms. This service 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 service uses the latest internet crawling and monitoring technologies, private and public security professionals, and law enforcement agents to identify new black-market internet sites for monitoring. The service uses industry standard encryption and security processes to maintain data security and monitoring reliability.

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 them identify current risk.



Free Credit Reports Reminder

American Identity Group Credit Report Reminder Service will walk the consumer through the process of obtaining a FREE yearly credit report guaranteed by law.

Fraud Alert Assistance

American Identity Group Fraud Alert Assistance provides step-by-step instructions and help from our trained agents for stabilizing fraud alerts on the consumer's credit profile if they are at high risk for identity theft.

Credit Security Freezes

A credit security freeze prevents a credit reporting agency from releasing the consumer's credit report information without consent. American Identity Group will help establish a security freeze on every credit profile at Equifax, Experian and TransUnion.

Criminal Identity Theft Monitoring

Monitors criminal records databases to help detect if a criminal is using the consumer's personal information in ways that can generate incorrect criminal records associated with their name.

Dark Web Monitoring

This service provides Consumers with monitoring of their personal information on the "Dark Web" – web sites not easily or publicly available that are often used by criminals to share and trade stolen personal information.

Complete Family Coverage – coverage includes the primary account holder and the primary account holder's spouse or domestic partner, dependents under the age of twenty-five (25) who have the same permanent address as the member, and parents of the primary account holder or the primary account holder's spouse or domestic partner who live with the primary account holder.

Pre-Existing ID Theft Coverage – coverage includes all identity theft events discovered during the plan period, regardless of when the theft occurred.

Breach Alert Monitoring

This service monitors multiple sources of public and private data breaches and can help alert the consumer if their account or personal information has been breached.



Breach Response Service

The service provides Consumers with assistance understanding and responding to breach notifications received by Consumers in addition to responding to Breach Alerts from the Breach Alert Monitoring service.

Insurance Reports

The Insurance Reports service helps the consumer obtain a copy of information that the insurance industry uses to evaluate you for life, health, casualty, and long-term health insurance.

Stolen Document & Crime Victim Response Service

This service helps victims of crime respond to their increased risk of identity theft. This can include help with closing compromised accounts, replacing stolen documents and cards, and monitoring for additional fraud.

Tax & IRS Fraud Victim Recovery

This service provides Consumers with free access to IRS Enrolled Agents (or other IRS approved professionals like CPAs or attorneys, as necessary) who will work with Consumers to resolve tax identity theft issues, including responding to falsely filed tax returns and false income that was reported to the IRS from covered identity theft events.

Online Reputation Search

The Online Reputation Search combines multiple Internet searches to help consumers see what information is available about themselves, and their family. The service categorizes the search results for easy viewing.

Medical ID Theft Response Service

This service helps Consumers recover from Medical ID Theft by providing additional help to Consumers for contacting doctors, clinics, hospitals, and other health providers as authorized by Consumer to request records necessary to verify the accuracy of medical records and to assist in resolving fraudulent medical bills caused by Medical ID Theft.

Email & Phishing Support Service

This service provides Consumers with training and education for avoiding email and phishing fraud in addition to assistance implementing password management tools, two-factor authentication, and other best practices to protect from phishing and other common online scams.



Travel ID Response Service

This service helps Consumers respond to potential ID Theft risks from lost or stolen IDs, passports, visas, and other travel documents by aiding in replacing these lost or stolen documents and implementing a customized victim recovery and response plan based on the circumstances of the loss.

Child ID Protection Service

This service aids Consumers with children to detect and protect children from identity theft. This includes assistance in determining if a child is already a victim.

Military & First Responder ID Theft Protection

This service provides additional pro-active identity theft support for members of the military and first responders, including assistance with placing active-duty alerts on credit reports, assistance with enabling monitoring services before or during deployment, and assisting with activating additional privacy and security protections to help keep first responders safe.

Assisted Living ID Theft Protection Service

This service provides Consumers with assistance in locking down a family member's identity when they go into an assisted living facility. It also provides education and training on power of attorney and fraud issues that can occur in assisted living situations.

Online Banking and Account Verification Monitoring

This service is an identity authentication alerting service that provides notifications to customers when American Identity Group learns that a consumer's identity was authenticated pursuant to a request from a participating client. The service includes consumer authentication and fraud prevention services to confirm a user's identity in real-time.

Dark Web Breach Alert Monitoring

This service monitors multiple sources of public and private data breaches and can help alert the consumer if their account or personal information has been breached and might be available because of monitored breach events.

Credit Monitoring

One bureau Transunion credit monitoring, or complete three bureau credit monitoring powered by Array.



Fully Managed Identity Theft Recovery Service

If the consumer becomes a victim of identity theft, trained identity recovery agents will help get their identity back to normal.

Key Service Components Include:

- **24/7/365 Toll-Free Victim Response Center** - a dedicated toll-free # for victims to call the American Identity Group 24/7/365 Bilingual (English and Spanish) Identity Theft Response Centers in Arizona and California to report becoming a victim and to open a recovery/restoration case.
- **Dedicated Recovery Advocate** - each victim is assigned a dedicated Identity Theft Recovery Advocate who will work the entire case until the victim is restored to pre-theft status.
- **Personalized Recovery Plan** – the victim’s dedicated Advocate conducts an intake interview and develops a personalized case plan to document and dispute all fraudulent matters necessary to recover/restore the victim’s identity.
- **Limited Power of Attorney** - through a Limited Power of Attorney, each victim’s dedicated Advocate will perform a Fully Managed Recovery/Restoration to dispute and reverse fraudulent transactions and accounts.
- **Expanded Monitoring for Victims** – to help monitor continued resolution of each victim’s identity, victims receive one year of complimentary monitoring services that can include credit monitoring, name and alias monitoring, phone number monitoring, address monitoring, criminal monitoring, and internet black-market monitoring as needed.



Property Protection Monitoring Services

Our monitoring algorithms search for new deed and title record information on properties using the property address, name, and SSN of customer. We scan county records nationwide and generate an alert when:

- **New Property Alert**
New property is detected matching personal information.
- **Change in Owner**
There is a change in ownership on one of the previously identified properties.
- **New Claim on Title**
New claim is made to one of their previously identified properties.
- **Change in Financing Terms**
Lender files an update to their financing agreement that matches either their personal information, or one of their previously identified properties.

Recovery Services Components Include:

- **24/7/365 Toll-Free Victim Response Center**
A dedicated toll-free # for victims to call the Property Title Monitoring 24/7/365 Bilingual (English and Spanish) Identity Response Centers to report becoming a victim and to open a recovery/restoration case/claim.
- **Dedicated Recovery Advocate**
Each victim is assigned a dedicated Property Title Recovery Advocate who will work the entire case until the victim is restored to pre-theft status.
- **Personalized Recovery Plan**
The victim's dedicated Advocate conducts an intake interview and develops a personalized case plan to document and dispute all fraudulent matters necessary to recover/restore the victim pre-theft status.
- **Limited Power of Attorney**
Through a Limited Power of Attorney, each victim's dedicated Advocate will perform a Fully Managed Recovery/Restoration to dispute and reverse fraudulent records, transactions, and/or accounts.



Additional Features

- **Expanded Monitoring for Victims**
To help monitor continued resolution of each victim's identity, victims receive one year of complimentary monitoring services that can include credit monitoring, name and alias monitoring, phone number monitoring, address monitoring, criminal monitoring, breach monitoring, and internet black-market monitoring as needed.
- **Complete Family Coverage**
Includes the primary account holder and the primary account holder's spouse or domestic partner, dependents under the age of twenty-five (25) who have the same permanent address as the member, and parents of the primary account holder or the primary account holder's spouse or domestic partner who live with the primary account holder.
- **Pre-Existing Property Fraud Coverage**
Includes all property record fraud events discovered during the plan period, regardless of when the theft occurred.