Identity Theft Protection: Benefits to Guard – and Restore – Your Identity

As a member of the legal insurance plan offered through ARAG®, count on two valuable layers of identity theft protection to help safeguard you and your loved ones: benefits you can use to help restore your identity and online monitoring services you can activate at any time.

Rely on Identity Theft Restoration Benefits
The following benefits are available whenever you need help restoring your good name and credit if you’re a victim of identity theft:

- **Full-Service Identity Restoration:** Available 24/7, Identity Theft Case Specialists use a Limited Power of Attorney to restore your identity with lenders, credit bureaus, the state, county courts and more.
- **Lost Wallet Services:** Identity Theft Case Specialists help you cancel and replace all personal documents commonly carried in a wallet, such as credit and debit cards, driver's license, Social Security Cards, checkbooks, insurance cards and more.
- **Identity Theft Insurance:** Provides up to $1 million in coverage for expenses associated with restoring your identity, including legal costs, the cost of replacing documents, loss of income and fraudulent withdrawals.

Activate Online Monitoring Services
You can also proactively protect you and your family from identity theft by creating an online account – at no extra cost – and receiving these valuable services:

- **Credit monitoring:** Stay informed of changes to your credit file – including loan applications, credit card applications, delinquencies and more.
- **Internet Surveillance:** Reduce the risk of identity theft with this feature that constantly monitors websites and online forums where criminals buy, sell and trade stolen identities, then notifies you if any evidence of information is being traded or sold online. This also includes monitoring up to two medical (e.g. health care) ID numbers.
- **Child Monitoring:** Receive alerts of any names, addresses and aliases found in public records associated with your child's Social Security number. It also shows information detected by Internet Surveillance (see above) and notifies you if there is any evidence that your child's information is being traded or sold online.

Please note that you’ll be asked to provide additional information depending on what you want to monitor.

Activate these services with these easy steps:

1. Log into [ARAGLegalCenter.com](http://ARAGLegalCenter.com) with your legal plan member username and password.
2. On the right side of the homepage under “Identity Theft Protection” click on “Create Member Account.”
3. Provide information to securely and confidentially authenticate your identity.
4. Create a unique username and password to activate the identity theft monitoring account.

After activating your account, you can also add a separate account for a spouse, domestic partner or adult dependent children. To get started, click on the “Additional Adult” link on the right side of the member homepage at [ARAGLegalCenter.com](http://ARAGLegalCenter.com).

For more information call 800-247-4184 or visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com).
Identity Theft Protection: Answers to Help You Activate Credit Monitoring

Q. What identity theft benefits are available to me? Do I need to activate the online services in order to be covered under the other benefits?

A. As a member of the legal insurance plan offered through ARAG®, count on these benefits whenever you need help restoring your identity and good name if you are at risk from identity theft:

- $1 million in identity theft insurance
- Full-service identity theft restoration
- Lost wallet services

You can also proactively protect against fraud and identity theft by activating an identity theft protection account – and receiving these valuable services:

- Credit monitoring
- Internet Surveillance
- Child Identity Monitoring

The good news is that you don’t have to activate the online monitoring services in order to use the other identity theft protection benefits.

Q. I’m not able to move past the initial registration screen to create an online monitoring account. When I select “Create Account” nothing happens.

A. Start by checking the version of your browser – as your account information is supported by the latest two versions of the following browsers:

- Internet Explorer
- Safari
- Mozilla
- Chrome

If your browser is not one of the two latest versions of these listed, try a more recently supported browser.

Q. I’ve received an error message on the web page. What is causing that?

A. It could be a couple of things. First, check to make sure you put the information in correctly, such as your Social Security number, password, etc. If you’re still having trouble, check the version of your browser – as your account information is supported by the latest two versions of the following browsers: Internet Explorer, Safari, Mozilla and Chrome. If your browser version is not supported, try using a more recently supported browser.

For more assistance, you can send us screen shots of the error page to Service@ARAGgroup.com and tell us your browser version. We’ll do some more troubleshooting to assist you.
Q. I’ve received a message to call in for manual authentication. Did I do something wrong? Who do I need to call?

A. Chances are that you may have answered the validation questions incorrectly, or there’s something related to your credit record that is preventing the online authentication from working successfully.

Give us a call at 800-247-4184 and we’ll look into it. We’ll provide you with a participant ID for future reference, and then we’ll put you in touch with a specialist who can personally authenticate your information to help you start using the online services.

Q. I’ve forgotten my username. Can you help me out?

A. Call us at 800-247-4184 and we’ll put you in touch with a specialist who can either validate your username or help you reset it so you can gain access to your account again.

Q. I’ve forgotten my password. And now my account is locked. What should I do?

A. If you’ve forgotten your password, you can use the “forgot password” feature on the website to reset it. Or if you’ve tried to access your account at least three times and are now locked out, call us at 800-247-4184 and I can connect you with a specialist who will help validate your information and reset your password.

Q. I am having trouble adding my spouse to my account. Can you help out?

A. Because each adult has their own credit record, you must create a separate account for your spouse – with a username and password that’s different from yours. To create an account for your spouse:

- Log into ARAGLegalCenter.com with your legal plan member username and password.
- On the right side of the homepage under “Identity Theft Protection” click on “Additional Adult.”
- Provide information to securely and confidentially authenticate their identity.
- Create a unique username and password to activate their separate identity theft monitoring account.

NOTE:

- If you are automatically directed to your identity theft account dashboard, log out of your account before attempting to create a new one.
- If your coverage is for “Individual” only, then you won’t have the option to create additional adult accounts, or add minor children.

Q. I’ve already created an account as a member of the legal plan – why do I have to create an additional account for online monitoring?

A. To provide the Identity Theft Protection included in your legal plan, we partner with one of the largest providers of global identity protection and fraud detection technologies on the market today. This requires an account for each adult who wants to utilize the service. Each account is independently associated to that member’s credit record.
As an added measure of protection, we do not have access to your personal information that is used to register or monitor your credit status.

Q. I don’t feel quite comfortable providing my personal information, and I’d like to better understand the safety and security measures behind this service.

A. At ARAG, we take the sharing and monitoring of your personal information very seriously. That’s why we’ve partnered with one of the largest providers of global identity protection and fraud detection technologies on the market today to provide the Identity Theft Protection benefits included in our legal plan.

Our partner maintains physical, electronic and procedural safeguards that comply with state and federal regulations to guard your personal information. Our partner ensures that your data is safe in transmission, and employs strict security measures to safeguard online transactions.

Please note that monitoring and surveillance services are optional and require you to log in to a secure website to initiate the process. You choose which of your accounts are monitored.

Q. I’m not able to establish an online monitoring account because I don’t have a credit record. Is there anything I can do?

A. This situation may happen when you are trying to register an adult child and there is no credit in their name, such as a credit card, car loan, etc.

If you’re not able to successfully create an online account, call us at 800-247-4184. We’ll connect you to a specialist who can personally authenticate your information and assist you in activating credit monitoring and internet surveillance services.