



\$25,000K Identity Theft Insurance

Identity Theft Restoration & Insurance

Identity theft is the fastest growing financial crime in America – striking nearly 10 million victims in the last year alone. In a matter of seconds, personal information such as a social security number, a credit card number and/or an address can be stolen and used to obtain a new mortgage, line of credit or additional credit card.

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

Restoring one's name and good credit is a time consuming and expensive process. On average, it takes six months to detect identity theft and approximately 200 hours to recover from the crime. Victims must endure a number of costly steps to dispute fraudulent debts and accounts opened by an identity thief.

PRODUCT FEATURES AND BENEFITS

Members will have 24/7 access to Identity Theft Restoration Advocates who will provide them with comprehensive, personalized recovery services.

If a member becomes a victim of identity theft, the plan administrator assigns a Recovery Advocate to manage the case and activate the members of our Recovery Team (fraud investigators, legal counsel, and other experts) needed to help with the recovery process from beginning to end. This includes:

- ❖ Damage Assessment
 - ❖ Notifying the three major credit bureaus
 - ❖ Placing fraud alerts
 - ❖ Creating a customized Recovery Plan
 - ❖ Assisting the member with the restoration of their identity to its pre-theft state
- And so much more...

Insurance Coverage

Each member will also receive up to \$25,000 worth of insurance coverage provided by AISLIC. This coverage will help offset some of the cost of restoring your identity to its original status including:

- ❖ Lost wages
- ❖ Re-filing of loans
- ❖ Defense cost for certain civil law suits, and
- ❖ Reimbursement of fees

