

## THE FACTS\* on Identity Theft

- Consumers suffered total fraud losses of \$18 billion in 2013.
- In 2013, Identity fraud incidence increased for the second consecutive year, affecting more than 13 million consumers.
- Consumer out-of-pocket costs averaged \$400 per victim, with the average victim suffering a loss of \$2,294.
- Total time spent to resolve cases averaged more than 11 hours per victim.

\*2014 Federal Trade Commission; 2014 Javelin Strategy & Research

## ABOUT IDT911

Protecting more than 17.5 million households across the country, IDT911 is a leader in identity management and identity theft remediation and resolution services to businesses and consumers on behalf of its 600 client institutions, as well as in comprehensive data breach preparedness (including incidence response plans), compliance, and notification and remediation services that are currently found in more than 600,000 businesses.

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Protecting Identities. Enhancing Reputations.

### ▶ **What new enhancements have been made to LifeStages Identity Management Services?**

The enhanced services add clarity to the comprehensive LifeStages service by highlighting education and guidance for identity, privacy and reputation management. It introduces guidance for social media awareness and includes identification of additional risk events to combat the growing threats evolving within identity theft, privacy and reputation management.

### ▶ **What additional services are included in the [NEW] enhancements?**

LifeStages continuously evolves with new services designed to meet the emerging risks that your customers face every day. Additional services that have been added to the LifeStages Identity Management Services include:

#### **Email Compromise**

Thwart, detect and recover from email hacking. Plus, get help managing your identity, privacy and reputation in your online communications.

#### **Social Media**

Get smart about managing your family's reputation on social networks.

#### **Phish Assist**

Sidestep phishing scams with our detection and recovery support when crooks try to steal your online usernames, passwords and credit card data.

#### **System Protection Guidance**

Protect devices—smartphones, tablets, computers and more. Call us before or after an exposure, or when your device is lost or stolen.

#### **Breach**

Respond swiftly, confidently and correctly with our security experts' help when companies notify you that your data has been compromised.

#### **Assisted Living**

Lean on us for guidance in power of attorney and legal guardianship matters to help avoid fraud while caring for loved ones.

### ▶ **How much do these services cost?**

There are no costs to eligible policyholders for these value-added services.

### ▶ **How do policyholders contact a fraud-specialist?**

They simply call us at **1.800.828.6559**. As soon as their eligibility is verified, they'll be connected to an experienced fraud specialist at IDentity Theft 911, who will provide unlimited assistance until their problem is resolved.

### ▶ **How do I encourage use of the services?**

When talking to policyholders, look for opportunities that present themselves. For example, if someone calls to report a theft or account hacking, encourage them to speak with fraud specialist to help detect possible identity theft or fraud. Or, if someone calls to report damage from a fire or natural disaster, suggest that he or she speak with a fraud specialist about document replacement services.

### ▶ **Do policyholders have to file a claim to access these services?**

No, absolutely not. These services are NOT an insurance product, therefore access to a fraud specialist does not require filing a claim.

# LIFESTAGES®

## IDENTITY MANAGEMENT SERVICES

PERSONALIZED IDENTITY MANAGEMENT FOR EVERY STAGE OF LIFE.



### Proactive Services

When your personal data is compromised we can help you take preventative measures, such as placing fraud alerts, to help avoid identity theft.



### Break-In Recovery

Stop thieves in their tracks after a home, auto or boat break-in with assistance from our fraud experts to prevent use of compromised personal data.



### Resolution Services

Recover from account takeover or identity theft with unlimited assistance to fix issues, handle notifications and provide credit and fraud monitoring for victims.



### Disaster Recovery

Recover following a natural disaster with ID and document replacement, access to financial institutions and communicating with family, friends or providers.



### Document Replacement Services

Replace lost, stolen or destroyed documents and identification and get help notifying government agencies and providers.



### Employment Identity Theft Support

Call us to give pink slips to criminals who build their identities, careers, and Social Security credit using your personal information.



### Child Identity Theft Support

Invest in your children's future by asking us to help protect their identities now, before they're the victims of fraud or theft.



### Tax Fraud Support

Cut through taxing red tape and secure your refund with our expert guidance after crooks steal your social security number and file in your name.



### Financial Fraud Support

Reach out to us to protect your current and future credit from unauthorized account activity, account takeovers, and financial accounts opened in your name.



### Military Identity Theft Support

Protect your good name when you're defending our country. We'll work with you or an authorized relative to place an active-duty military fraud alert.



### Medical Identity Theft Support

If criminals use your personal data to commit medical fraud, we help you heal your identity and get back on your feet.



### Travel Identity Theft Support

Contact a fraud specialist to help replace your lost or stolen IDs, passports, visas and other documents no matter where you are on the globe.



### Estate Identity Theft Support

Keep the identities of deceased family members safe with help from our fraud experts, so fraud doesn't come back to haunt you.

## New Service Enhancements

LifeStages continuously evolves with new services designed to meet the emerging risks you face every day.



### Email Compromise Assist

Thwart, detect and recover from email hacking. Plus, get help managing your identity and privacy in your online communications.



### Social Media Compromise Assist

Get smart about managing your family's reputation on social networks.



### Phish Assist

Sidestep phishing scams with our detection and recovery support when crooks try to steal your personal data, online usernames, passwords and credit card data.



### System Protection Guidance

Protect devices—tablets, computers and smartphones. Our fraud specialists will provide industry rated resources and options.



### Breach Assist

Respond swiftly, confidently and correctly when companies notify you that your data has been compromised.



### Assisted Living Fraud Support

Lean on us for guidance in power of attorney and legal guardianship matters to assist with identity management and resolving fraudulent misuse.

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For all resolution, proactive and document replacement contact, Pike Mutual Insurance Company at 1.800.828.6559. For additional identity management tips, visit [www.idt911.com/KnowledgeCenter](http://www.idt911.com/KnowledgeCenter).