



# No one is immune to identity theft.

## Better Protect What Matters Most.

Identity theft can affect anyone—from infants to seniors. Each generation has habits that savvy criminals know how to exploit—resulting in over \$47 billion lost in the US to identity fraud in 2024<sup>1</sup>. Take action with award-winning ID Watchdog® identity theft protection.

### Greater Peace of Mind

With ID Watchdog® as an employee benefit, you have a more convenient and affordable way to help better protect and monitor your identity. You'll be alerted to potentially suspicious activity and enjoy greater peace of mind knowing you don't have to face identity theft alone.



ID Watchdog® was awarded the **2024 Best in Class Identity Protection Service Provider**

## Why Choose ID Watchdog?

### Financial & Identity Fraud Protection

Put your trust into an award-winning identity theft protection service, recognized by Javelin Strategy & Research as a “Best in Class” leader for three consecutive cycles — we’ve built a reputation on excellence for our capabilities in detection, monitoring, alerting, and prevention.

### Extensive Family Protection

We offer more features to help protect minors than any other provider. Our family plan helps you better protect your loved ones with personalized accounts for adult family members, family alert sharing, and exclusive features for children<sup>2</sup>.

### Personal Cyber Security

We want to empower you to navigate the digital world more safely. Our solution includes robust digital privacy and device security tools you can implement on your devices — helping to reduce the likelihood of cyber attacks, phishing, or other AI-powered scams.

### Resolution & Insurance

We've made protecting you and your family from financial losses even easier — offering a financial safety net that makes sense for a broad array of situations to extend peace of mind. Even more, our team of resolution specialists are here to walk you through it, step by step.

Our US-based, customer care team is here for you 24/7/365 at 866.513.1518.

<sup>1</sup> 2025 Identity Fraud Study: Breaking Barriers to Innovation, Javelin Strategy & Research.

<sup>2</sup> Refer to your employer or ID Watchdog® for family plan eligibility.

# ID Watchdog® Ultimate

Powerful features for end-to-end support

## Financial Protection

- Credit Report Lock<sup>1</sup>
- Blocked Inquiry Alerts
- 3-Bureau PreCheck<sup>2</sup>
  - Encourages potential lenders to verify your identity before extending credit
- Subprime Loan Block<sup>3</sup>
  - Within the monitored lending network
- Credit Reports & VantageScore® Credit Scores | 3-Bureau (Annually), 1-Bureau (Unlimited)
- Credit Score Tracker
- Credit Report Monitoring<sup>4</sup> | 3 Bureau
- Accelerated Credit Inquiry Alerts
- Telecom & Utility Alerts
- High-Risk Transaction Monitoring<sup>3</sup>
- Financial Accounts Monitoring
- Subprime Loan Monitoring<sup>3</sup>

## Identity Fraud

- Dark Web Monitoring<sup>5</sup>
- AI-Powered Phishing & Malware Alerts
- Social Accounts Monitoring
- Public Records Monitoring
- USPS® Change of Address Monitoring
- National Provider ID Alerts
- Registered Sex Offender Reporting

## Personal Cyber Security

- Digital Privacy Scans & Removal<sup>6</sup>
- Personal VPN with Threat Protection, Up to 10 devices at the same time
- Password Manager, Unlimited devices
- Device Security & Online Privacy Up to 5 devices, 10 with a Family Plan
  - Antivirus Protection
  - Mobile Scam Alerts
  - Browser & Phishing Protection
  - Missing & Stolen Device Tools
  - Network & Privacy Firewall
  - Webcam & Microphone
  - Cryptomining Protection **NEW**

## Reimbursement & Support

- Personalized Identity Restoration, including Pre-Existing Conditions
- Online Resolution Tracker
- Identity Theft Insurance<sup>7</sup> Up to \$5M (per adult)
  - Up to \$2M Stolen Funds Reimbursement
  - Home Title Fraud
  - Cyber Extortion
  - Professional Identity Fraud
  - Deceased Family Member Fraud
  - Senior Family Coverage
  - Up to \$500 Stolen Cash Replacement
- Lost Wallet Vault & Assistance
- Deceased Family Member Fraud Remediation (Family Plan only)

- Cyber Crime Coverage<sup>8</sup> **NEW** Up to \$50k
  - Online Fraud & Scams
  - Cyber Extortion Response
  - Cyberbullying Expenses
- Credit Freeze Assistance
- Data Breach Notifications
- Solicitation Reduction
- Legal Care<sup>9</sup>
- Mobile App
- 24/7/365 Customer Care Center
- Online Chat **NEW**

## Family Protection

- Family Alert Sharing
- Child Credit Lock
- Child Credit Monitoring
- Parental Controls Unlimited Devices
  - Online Activity Monitoring
  - Online Search & Content Control
  - Screen Time Management
  - Internet Time Reward System **NEW**
  - Geolocation Tracking & Alerts

**NEW** = Targeted to be available by Oct 2025\*

1 Bureau = Equifax® | 3 Bureau = Equifax®, Experian®, TransUnion®



A child's identity can provide a blank slate for fraudsters



Help better protect your children from identity theft with features marked with this icon.

### Special Employee Pricing Per Month

Employee	\$10.36
Employee + Family	\$18.36

**Take a step to help better protect your identity.**

Enroll in this valuable benefit today.

## What You Need to Know

The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore® credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore® uses Equifax® data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

(1) Locking your Equifax® credit report will prevent access to it by certain third parties. Locking your Equifax® credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax® credit report include: companies like ID Watchdog®, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies; courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of pre-approved offers, visit [optoutprescreen.com](http://optoutprescreen.com). (2) The 3-Bureau PreCheck feature is made available to consumers by Equifax® Information Services LLC and fulfilled on its behalf by Identity Rehab Corporation. (3) The monitored network does not cover all businesses or transactions. (4) Monitoring from TransUnion® and Experian® will take several days to begin. (5) There is no guarantee that ID Watchdog® is able to locate and scan all deep and dark websites where consumers' personal information is at risk of being traded. (6) There is no guarantee that we can detect or remove consumer personal information from all people search sites. (7) The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Review the Summary of Benefits ([idwatchdog.com/terms/insurance](http://idwatchdog.com/terms/insurance)). Coverage may not be available in all jurisdictions. (8) Cyber Crime Coverage is currently available to all customers residing in the United States, including U.S. territories and the District of Columbia, with the exception of residents of New York. ID Watchdog® is not a licensed insurance producer. Benefits under the Master Policy are issued and covered by HSB Specialty Insurance Company. Review the Summary of Benefits for further details and explanation. ([idwatchdog.com/terms/cybercrimecoverage](http://idwatchdog.com/terms/cybercrimecoverage)), (9) Gain access to a nationwide network of plan attorneys. Plan includes nine legal services at no additional charge (e.g., simple will) and discounted rates for other legal services. \*May be subject to delay or change.