

LEGAL SELECT

IDENTITY THEFT RESTORATION & INSURANCE RIDER SUMMARY

24/7 Full-Service Restoration

In the event of an identity theft incident, members have toll-free access to our multilingual Identity Theft Resolution Center, 24 hours a day, 365 days a year. Dedicated Identity Theft Resolution Specialists provide complete, comprehensive recovery services. Our white glove service provides full, “do-it-for-you-resolution” for all identity theft scenarios. Restoration Services include:

- **24/7 Expertise:** Certified identity theft experts are available 24/7 to assist with any identity theft concern or question. We are available to provide education to Members on how Identity Theft occurs and offer tips and advice to help the Member and the Members family keep their identities safe.
- **Opt-Out Services:** We will assist the Member with opting out of pre-approved credit card direct mail offers and marketing phone calls.
- **Identity Theft Affidavit Assistance and Submission:** Legal Resources will provide the Member with an Identity Theft affidavit, used to dispute any fraudulent claims or activity. After assisting with its completion, we will submit it to the authorities, credit bureaus, and creditors on the Member’s behalf.
- **Creditor Notification, Dispute, and Follow-Up:** We will contact the Member’s creditors’ fraud departments to dispute each fraudulent occurrence, continue to follow-up until each matter is properly handled, and notify the Member throughout the process with a weekly status report.
- **Inform Police/Legal Authorities:** Legal Resources will assist the Member in reporting the fraudulent activity to the local authorities and will forward a report of the fraudulent activity to creditors.
- **Credit Freeze:** If the Member needs to block suspicious activity occurring on the Member’s account due to identity fraud, our representatives will work with the credit reporting agencies to place a credit freeze on the Member’s credit record(s) in states where this service is available in accordance with state law.
- **Lost Wallet Assistance:** We will notify the appropriate bank or agency to assist the Member in canceling or replacing stolen or missing items, such as credit/debit card, driver’s license, Social Security card, or passport.
- **3-Bureau Fraud Alert:** Legal Resources will enhance the Member’s fraud protection by assisting the Member with placing a fraud alert on the Member’s records at all three credit bureaus.
- **Medical Identity Theft Assistance:** In the event the Member becomes the victim of medical identity theft, we will provide help with fraudulent medical claims placed in the Member’s name and medical care that was received fraudulently by another individual in the Member’s name. Legal Resources will help the Member to ensure that healthcare, insurance claims, and medical records are corrected and will involve our in-house medical staff, if necessary.
- **Translation Services:** If the Member is abroad, we will help the Member communicate with the local authorities, including filing an identity theft incident report. It is the responsibility of the Member to pay for any cost associated with the translation services.
- **Emergency Cash and Travel Arrangements:** If the Member experiences Identity Theft more than 100 miles from the Member’s primary place of residence, Legal Resources will provide the Member an emergency cash advance of up to \$500 and assist with emergency travel arrangements, including airline, hotel, and car rental reservations. All costs associated with this Service will be the Member’s responsibility. These Services must be secured by a valid credit card.

\$1 Million Identity Theft Insurance:

If the Member becomes a victim of identity fraud while enrolled in Legal Resources Legal Select, the Identity Theft Insurance can reimburse the Member for covered out-of-pocket expenses related to the recovery process and professional service fees associated with identity restoration and creditor resolution. The dedicated Identity Theft Resolution Specialist will be with our member throughout every step of the recovery process.