

IDShield – Benefit Overview

Continuous Credit Monitoring

Our 1B plan continuously monitors your Experian credit report and the 3B plan watches all three major credit bureaus. If discrepancies are found, you will receive an alert. As part of the restoration process, a credit report from the credit bureau will be provided if your identity is compromised.

Credit Theft Alerts

If any changes or updates are found on your credit report, credit threat alerts are sent via email and push notifications on the IDShield Plus mobile app. You can review the alert with an investigator for further assistance.

Child Monitoring

With the IDShield Family Plan, we'll monitor children under the age of 18. Participants receive an alert if their child's SSN is used to create any new accounts or included in credit applications, loans, court documents, etc.

Instant Hard Credit Inquiry Alerts

Credit report inquiries are created when a participant's PII is used to apply for bank/credit cards, utility or rental query or many types of loans – including home, auto, business, mortgage, home equity or student loans. IDShield notifies participants when their information appears on these reports, empowering them to take action if their data has been exposed by reviewing the alert with an investigator.

Credit Freeze And Fraud Alert Assistance

IDShield's investigators will provide the participant assistance with placing a credit freeze and/or fraud alert on their credit reports in the event of a breach or other identity theft incident. If their identity is stolen, the LPI will issue fraud alerts to all three credit bureaus and with reporting agencies and creditors as needed.

Unlimited Consultation

You have unlimited access to consultation with an identity theft specialist when you have questions or issues related to identity theft. You don't have to be a victim of identity theft to take advantage of consultation services.

Full Service Restoration

If an identity theft event does occur, our Licensed Private Investigators will do whatever it takes for as long as it takes to restore a participant's identity to its pre-theft status. The investigator will work on a participant's behalf to resolve the issue by working with the appropriate government agencies, financial institutions, credit bureaus and collection agencies. No other company offers this high level of professional service.

IDShield Mobile App

The IDShield mobile app makes it easy for participants to access their benefits. Participants can view their alerts and update their IDShield Membership directly via the app. Features Include:

- Identity and credit threat alerts
- Credit score tracker—updated monthly
- Direct access to IDShield's Licensed Private Investigators
- 24/7 emergency access
- Track and edit monitored information
- And more!

This app is available both on Android and Apple devices and for iPhone users, Touch ID Support is available for applicable devices.