



Millions of people lose their identities every year.

Don't be one of them.

The LegalShield Identity Theft Plan will equip you with the information and expertise you need to protect yourself against identity theft. Best of all, the service provides Comprehensive Restoration by Kroll. So, in the unfortunate event something does happen to your identity, you'll have professional help in getting your identity restored to what it was before the fraud occurred.

Kroll is a leading identity theft consultant with almost 40 years of experience in security and risk mitigation. Kroll Licensed Investigators are ready to provide you with the information you need to take action. Together, LegalShield and Kroll provide the best identity restoration possible.

Don't just beware, be aware



FOLLOW UP ON ALERTS

It's important that you immediately follow up on the alerts you receive. If the changes to your credit report were not initiated by you, any of these actions can indicate a potential identity theft.



ASSISTANCE REQUESTING YOUR CREDIT FILE

Your credit file will be provided to you free of charge by the credit bureau as required by provincial credit reporting legislation. This product offers assistance for you to request your consumer credit file disclosure as an additional benefit of the service. No purchase is necessary to obtain your credit file disclosure from the credit bureau.



TOLL-FREE NUMBER TO DISCUSS ANY DISCREPANCY

You'll have a toll-free number to discuss any potential discrepancy in your consumer credit disclosure. If you discover that you're an identity theft victim, a Fraud Restoration package will be rushed to you and our investigators will assist you every step of the way. Your Identity Theft Plan membership covers you in Canada and in the United States.

Constant Identity Protection

Identity thieves don't take time off. Fortunately, neither do we, arming you with protection and real-time tools including:

Consumer Credit Disclosure

You can receive a copy of your current consumer credit disclosure and we'll help you obtain it at no extra charge!

You should know: Experts recommend that you review your credit report regularly; your membership makes this easy.

Credit Disclosure Request

You can request an up-to-date consumer credit disclosure once every three months using forms we provide.

You should know: A consumer credit disclosure is reviewed by many types of companies, from mobile phone service providers and home loan lenders to

potential employers. The report reflects how you handle financial obligations and can determine insurance fees, interest rates and other decisions affecting your money. We provide easy-to-use forms to request delivery of your consumer credit disclosure each quarter. Your credit file will be provided to you free of charge by the credit bureau as required by provincial credit reporting legislation.

Comprehensive Restoration Service

Identity restoration means that Certified Fraud Restoration Specialists are on your side. This includes working with affected public agencies like the credit card companies, financial institutions, credit repositories, Phonebusters, Passport

Canada, and law enforcement personnel. In addition, fraud alerts will be sent on your behalf to all three credit bureaus and affected companies and agencies.

You should know: If someone steals your identity and no action is taken you can have serious problems when you try to get a loan, apply for a credit card or during other types of financial transactions. Creditors may also use collection agencies to harass you to demand payments, even if it's not your debt. This crime can disrupt all aspects of your life.

Limitations and Exclusions for Comprehensive Restoration by Kroll: Kroll provides a wide range of identity theft restoration services for all LegalShield Plan members. In order to perform comprehensive ID restoration services for an identity theft victim, however, the victim must provide to Kroll a signed and notarized copy of Kroll Advisory's Limited Power of Attorney, a copy of the police report citing the instance of identity theft, copies of government-issued photo identification (such as a driver's license), and other identification information, including Social Security card and utility bill(s) (for proof of address), a completed Federal Trade Commission Identity Theft Affidavit citing the instance of identity theft, and any other additional items that may be relevant to the type of fraud committed.

Coverage is not provided for the following events:

- **Legal Remedy** - Any Stolen Identity Event where the victim is unwilling to prosecute the person who caused the victim to suffer the fraud or its consequences.
- **Dishonest Acts** - Any dishonest, criminal, malicious or fraudulent acts, if the Member(s) that suffered the fraud personally participated in, directed or had knowledge of such acts.
- **Financial Loss** - Membership Services do not cover any financial losses attributed to the Stolen Identity Event, including but not limited to, money stolen from a wallet, unauthorized purchases of retail goods or services online, by phone, mail or direct.
- **Pre-existing Stolen Identity Event Limitations** - If either the victim had knowledge of, or reasonably should have had knowledge of, the pre-existing stolen identity event based on information provided to them prior to enrollment in the Identity Theft Plan program, such an event or the consequences caused by it are not covered.
- **Business** - A covered stolen identity event does not include the theft or unauthorized or illegal use of their business name, DBA or any other method of identifying their business activity.
- **Pre-existing Stolen Identity Event Limitations** - If the victim either had knowledge of, or reasonably should have had knowledge of, the misuse of his/her identity, credit, or other personal information based on information provided, or reasonably available, to the individual prior to enrollment in the program (each a "Prior Misuse"), such Prior Misuse or the consequences caused by it are not covered by the restoration services. However, individuals who have merely experienced the loss or unauthorized exposure of personal identifiers, including credit or debit card data, such as a data breach event, with no indication of actual misuse or identity theft resulting from that event, are not subject to the Prior Misuse exclusion hereunder.