



ID RESOLVE 360 PLAN SERVICES

Activation is Required to Access Monitoring Services

Upon enrollment, you will receive an activation email to the email address used at the time of enrollment. Then, visit the ID Resolve 360 Monitoring Portal at <https://360.idprotectiononline.com> to activate your services.

Please call our Identity Theft Resolution Specialists at the Resolution Center Hotline to access the services described within this document.

Resolution Center Hotline
1-866-436-8125

PROTECT

Defend your personal information and secure your digital profile.

- ✓ **24/7 Expertise/Prevention Education:** Our U.S.-Based certified identity theft Resolution Specialists and online resources are available 24/7 to educate you about how identity theft occurs, as well as provide tips to help you mitigate your risk.
- ✓ **ScamAssist®** ^[1]: If you've received a message or offer that seems alarming, our ScamAssist® Specialists will perform expert research of the solicitation and deliver an assessment on the likelihood of it being a scam.
- ✓ **Strengthen Your Digital Security:** Once installed, our Online Data Protection software provides you peace of mind by protecting your personal data from key-logging, phishing attacks, and ransomware so you can browse the Internet on your PC or laptop worry-free.
 - **DataScrambler®** helps safeguard your sensitive information by protecting you from trojans and spyware that attempt to steal confidential information, log your keystrokes, and access your computer screen.
 - **PhishBlock®** uses proactive and customized anti-phishing technology to automatically identify scam sites – even newly published sites not yet known to traditional anti-virus programs – prevents the site from loading and displays a warning message to alert you.
 - **RansomStop™** works silently in the background, monitoring all attempts at encryption activity, and stopping potential ransomware in its tracks before it can cause any damage.
- ✓ **Quick & Easy Fraud Alert Placement:** If your identity is at risk, you can place a 1-year fraud alert

on your credit file, making it more difficult for thieves to open new credit in your name without your knowledge.

- ✓ **Online Monitoring Dashboard:** Track your profile, access identity theft protection tips, and respond to alerts from our web portal. Our easy-to-use online monitoring dashboard helps empower you to take a more active role in protecting your identity.
- ✓ **Monthly risk alert and tips:** Monthly communications to keep you abreast of common identity-related threats, as well as the services and protections you can take advantage of in your identity protection program.
- ✓ **Identity Theft Protection Kit:** We will provide You with an identity theft protection kit that explains many forms of identity theft and provides prevention advice and resolution resources. The kit also contains a Federal Trade Commission sample affidavit form as well as sample letter templates for filing disputes in cases of identity theft or fraud.
- ✓ **Preventive Education:** Online resources to help educate you on how identity theft occurs as well as protective measures you can take to limit your risk.
- ✓ **IDRiskIQ™:** IDRiskIQ™ helps you better understand your Identity Theft risk propensity and provides a personalized action plan to help you lower your risk of identity theft.

[1] WARNING: NO SYSTEM USED TO DETECT SCAMMERS, MALWARE OR DANGEROUS ITEMS IS ENTIRELY SUCCESSFUL OR FOOLPROOF. ACCORDINGLY, MEMBERS WHO ACCESS AND USE SCAMASSIST DO SO ENTIRELY AT THE MEMBERS' OWN RISK. GGA'S SCAMASSIST SERVICES ARE PROVIDED TO MEMBERS ON AN "AS IS" AND "AS AVAILABLE" BASIS. WITHOUT LIMITING THE FOREGOING, GGA AND ITS AFFILIATES, AGENTS, PARTNERS AND SUBSIDIARIES DISCLAIM TO THE MAXIMUM EXTENT ALLOWED BY LAW ANY WARRANTIES, EXPRESS OR IMPLIED, OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT IN CONNECTION WITH SCAMASSIST. By asking us to evaluate a contact, offer or solicitation through the GGA ScamAssist Service, you agree: 1) that ScamAssist helps to determine whether an offer or solicitation is legitimate or poses an apparent threat, but it may not necessarily detect all threats; 2) that GGA is not responsible or liable for the availability, accuracy or effectiveness of the techniques, products, tools or resources used by GGA in its ScamAssist Service; 3) that any references or links to websites or resources that GGA may send to you in response to your case, do not imply any endorsement by GGA of the content, products, or services of such websites or resources; 4) that by using ScamAssist, you understand that GGA cannot and does not guarantee the safety of items checked using ScamAssist Services; and 5) that you assume all responsibility and risk arising from using, "clicking on", responding to or otherwise engaging with any offer or solicitation that you may receive.

DETECT

Track your identity risk level and detect potential fraud early.

- ✓ **Identity Monitoring:** Our digital security experts scour the deepest corners of the Internet, searching for compromised credentials and potentially damaging use of your personal information.
- ✓ **Detect Pre-Existing Conditions:** Our identity monitoring service conducts a look-back, searching potentially compromised data to identify previously unknown incidents of identity theft.

- ✓ **1-Bureau Credit Report & Score** ^[2]: Receive 24/7 online access to your TransUnion credit report and credit score to view the factors that affect your credit score and ensure your credit history is accurate.
- ✓ **3-Bureau Credit Monitoring** ^[2]: Enroll in credit monitoring to receive alerts of changes to your credit profile at all three major credit bureaus – TransUnion, Experian, and Equifax – that could indicate potential fraud so you can take immediate action to minimize damage.
- ✓ **Monthly Credit Refresh** ^[2]: Keep regular tabs on updates made to your credit profile with our monthly credit refresh.

[2] Credit requires activation via an authentication process in order to have this Service.

ALERT

See suspicious activity and take action immediately.

- ✓ **Identity Monitoring Alerts:** You will see alerts when pieces of your identity are detected under suspicious circumstances so that you can take immediate action to minimize damage. Once logged in, you can view recent and historical alert details, close out any unwarranted alerts, or flag the ones that require attention. Whatever the case, our award-winning Resolution Specialists are standing by 24/7 to help.
- ✓ **Credit Monitoring Alerts:** Receive an alert if any changes to your credit profile are detected, such as: new credit inquiries, address change, new credit accounts opened, new employers, bankruptcies, accounts in collection, new public records, and more. Notifications via email and SMS are available so you can take immediate action to minimize damage should the activity be unauthorized.
- ✓ **Enhanced Credit Alerts:** New types of account fraud are on the rise. Our Enhanced Credit Alerts help you stay on top of your credit with 21 additional alert categories to inform you about activities related to your accounts, score, credit limit, charge-offs, lost-stolen cards, collection, foreclosure, and past due accounts.

RESOLVE

Repair problems quickly with help from our experts.

- ✓ **24/7/365 U.S.-Based Certified Identity Theft Resolution Specialists:** Our award-winning team of U.S.-Based certified identity theft Resolution Specialists who are FCRA, CIPA, and CTRMS® certified is available 24/7/365 to help resolve your identity theft/fraud incident(s) and prevent further damage.
- ✓ **Multi-Lingual Support:** Receive 24/7 access to native English, Spanish, and French speakers via our US based in-house Resolution Specialists.
- ✓ **Translation Services:** When necessary, we'll provide translation services via telephone interpreters for events such as when you're overseas and need help communicating with the local authorities in order to file a report of an identity theft incident.

- ✓ **Fully Managed Resolution:** If you or a loved one on your plan becomes a victim of identity theft/fraud, a dedicated Resolution Specialist will perform all tasks to restore your identity.
- ✓ **Up to \$1 Million Unauthorized Electronic Fund Transfer Reimbursement** ^[3]: We will reimburse up to \$1 Million stolen funds taken from your checking or savings account, 401(k) or Health Savings Account
- ✓ **Up to \$1 Million Identity Fraud Insurance** ^[3]: Identity Fraud Insurance provides reimbursement to you for covered expenses related to the identity recovery process.
- ✓ **Resolve Pre-Existing Conditions** ^[4]: Even if an incident of identity theft occurred prior to enrollment, as long as there was no prior knowledge of the incident at the time of enrollment, our Resolution Specialists will work to correct any identity-related issues you may be experiencing from this pre-existing incident.
- ✓ **Identity Theft Affidavit Assistance and Submission:** If your identity has been compromised, we'll provide you with a pre-populated identity theft affidavit to dispute any fraudulent claims or activity. After assisting with its completion, we will then submit the affidavit to the appropriate authorities, credit bureaus, and creditors on your behalf.
- ✓ **Creditor Notification, Dispute, and Follow-Up** ^[5]: We will contact Your creditors' fraud departments with separate itemized account statements to dispute each fraudulent occurrence. We will also continue to follow-up until each matter has been properly handled keeping You notified throughout the process with a status report on a regular basis.
- ✓ **Locate Local Authorities:** When You are away from Home, We will assist in locating local authorities for You to report any incidents of fraudulent activity.
- ✓ **Credit Freeze:** If You need to block suspicious activity occurring on Your credit file, we will work with You to place a freeze on Your credit record(s) with the major credit bureaus in states where this service is available in accordance with state law.
- ✓ **Lost Wallet Assistance:** We will assist with notifying the appropriate bank or issuing authority to assist You in canceling or replacing stolen or missing items such as credit/debit card, driver's license, Social Security card, or passport.
- ✓ **Medical Identity Theft Assistance:** In the event You become the victim of medical identity theft, we will provide help with fraudulent medical claims placed in Your name and medical care that was received fraudulently by another individual in Your name. We will help You to ensure that healthcare, insurance claims and medical records are corrected and We will involve Our in-house medical staff if necessary. If Your identity is fraudulently used to obtain medical services and treatment, we will work with Your healthcare providers and insurers to attempt to resolve the issues, ensuring that Your claims and medical records are corrected.
- ✓ **Award-Winning Customer Service:** For over 50 years, we are proud to continue to provide our customers relief during times of distress. Our team of identity theft Resolution Specialists have been a consistent winner of various customer service awards, including Gold and Silver Stevie Awards.

[3] Identity Fraud - Expense Reimbursement, Cash Recovery Aggregate, and Investment & HSA Cash Recovery benefits are underwritten and administered by American Bankers Insurance Company of Florida, an Assurant® company, with a home office in Miami, FL, under group or blanket policies issued to Iris® for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits for complete details.

[4] Identity theft insurance is excluded from this service

[5] Note: some creditors may require the Member to provide their authorization over the telephone before our Resolution Specialists can begin to work with the creditor directly in resolving an identity theft case.

TERMS AND CONDITIONS

The services listed herein are provided by ID RESOLVE and may only be used by You in accordance with these Terms and Conditions. The Terms set forth the terms and conditions applicable to Your use of the ID Resolve services as a Member, meaning that by enrolling in the ID Resolve Program or by using any of the ID Resolve services the Primary Member and each participating Member in Your family acknowledge and agree to the Terms. By enrolling in the ID Resolve Program and/or by using any of the ID Resolve services You represent and warrant that the information provided to ID Resolve is true and correct to the best of Your or such Member's knowledge and belief.

Some ID Resolve services may be provided through authorized third-party providers and may be subject to additional terms and conditions implemented by those authorized providers.

DEFINITIONS

"Couple Plan" is a membership that includes the Primary Member and the Spouse or Domestic Partner.

"Domestic Partner" means a person with whom You reside and can show evidence of cohabitation (including the shared responsibility of basic living expenses).

"Effective Date" means the date when the Primary Member purchases the ID Resolve membership.

"Home" means the locale of the address as shown on Your state driver's license or state-issued identification card.

"ID Resolve" means the membership program owned and operated by Worldwide Rescue & Security, Inc.

"Individual Plan" is a membership that includes the Primary Member only.

"Member" means the Primary Member or a Spouse/Domestic partner (if enrolled in a Couple Plan) who are in compliance with the terms of enrollment in ID Resolve. A Member must be a citizen or a legal resident of the United States of America.

"Primary Member" means an individual person who has purchased ID Resolve and is duly enrolled in compliance with the terms of enrollment. A Primary Member must be at least 18 years of age and a citizen or legal resident of the United States of America to purchase an ID Resolve membership.

"Renewal Date" means each annual anniversary of the Effective Date.

"Spouse" means a person who is married to the Primary Member.

"We," "Us," and "Our," means and/or refers to ID Resolve and/or Our service providers.

"You" and "Your" means Member with regard to an Individual Plan and means Member and Spouse/Domestic Partner with regard to a Couple Plan.

ELIGIBILITY

The Primary Member shall be covered under the Individual Plan. The Member and Spouse/Domestic Partner shall be covered under the Couple Plan, as outlined in the Definitions. The ID Resolve program is an annual membership that becomes effective on the day of enrollment (the "Effective Date"). Members are eligible for services during the membership period for which we have received the appropriate membership fees.

LIMIT OF LIABILITY

By enrolling in the ID Resolve program and/or by using any of the services the Primary Member, and each Member agree that the total and exclusive liability of ID Resolve and its employees, officers, directors, attorneys, agents, assigns and third-party contractors to any Member for any claims, demands or damages relating to or arising out of ID Resolve, the provision of services or any failure to provide services, shall be limited to the refund of the amount paid to ID Resolve by the Member for the ID Resolve program . The Primary Member, and each Member agree to indemnify and hold the ID Resolve Parties harmless for all damages, costs and expenses, including reasonable attorneys' fees and costs, incurred by ID Resolve in or relating to any legal proceeding brought by or on behalf of any Member for any claim, demand or damages in excess of the Limit of Damages. To the maximum extent permitted by law, notwithstanding any other provision of these Terms and Conditions, in no event shall ID Resolve be liable to You or any Member for any exemplary or punitive damages, any remote or consequential damages or any damages not arising directly and proximately from the provision of services, regardless of whether or not such damages were reasonably foreseeable by ID Resolve at the time of the provision of services or the Member's enrollment in the ID Resolve program.

LIMITATIONS AND EXCLUSIONS

1. Identity theft(s) discovered by Members prior to enrollment in the ID Resolve program are not eligible for services.
2. We do not guarantee that Our intervention on behalf of the Member duly enrolled in ID Resolve will result in a particular outcome or that Our efforts on behalf of the Member will lead to a result satisfactory to the Member.
3. Our services do not include, and We shall not assist the Member for, thefts involving non-US bank accounts.
4. We provide Emergency Cash, Travel Arrangements, Translation and Lost Wallet Assistance services in all countries of the world. However, We may determine that services cannot be provided in certain countries or locales because of situations such as war, natural disaster, political instability or regulatory restrictions. We will attempt to assist a Member consistent

with the limitations presented by the prevailing situation in the area.

5. We shall not be responsible for failure to provide, or for delay in providing services when such failure or delay is caused by conditions beyond Our control, including but not limited to labor disturbance and strike, rebellion, riot, civil commotion, war, terrorism, or uprising, nuclear accidents, natural disasters, acts of God or where rendering services is prohibited by local law or regulations.
6. Many government records are available free or at a nominal cost from certain government agencies. In addition, credit reporting agencies are required by law to give You a copy of Your credit record upon request at no charge or for a nominal fee. None of the services offered through the ID Resolve membership are intended as a substitute for the consumer credit information that may be available to You without charge. Prior to purchasing any product, You should visit www.annualcreditreport.com for further details regarding Your right to obtain a copy of Your consumer credit file.
7. Except for express warranties, if any, stated in these terms and conditions, any software used or services provided in connection with ID Resolve and associate products, is provided "as is," with all faults, and the entire risk as to satisfactory quality, performance, accuracy, and effort is with You, the user. In addition, ID Resolve expressly disclaims any implied warranty of merchantability, fitness for a particular purpose, and suitability for Your intended purposes.

Please note: some creditors may require the Member to provide their authorization over the telephone before Our Resolution Specialists can begin to work with the creditor directly in resolving an identity theft case.

PRIVACY POLICY

Except as expressly stated herein, Worldwide Rescue & Security, Inc. does not sell, rent or share any of your personally identifiable information to affiliates or unaffiliated third parties. In no circumstance will customer bank account numbers, credit card numbers or access codes be disclosed to third parties for telemarketing or direct marketing purposes.

Worldwide Rescue & Security, Inc. will not share any of your personally identifiable information with third parties except in the circumstances described below or with your permission:

Worldwide Rescue & Security, Inc. will share personally identifiable information with the third parties that help process the transactions you request.

- Worldwide Rescue & Security, Inc. may disclose personally identifiable information with third parties in connection with investigations of suspected fraud or other illegal activity, investigations of violations of the agreements with you, investigations of situations involving potential threats to the physical safety of any person, and as required by law.
- In the event that Worldwide Rescue & Security, Inc. is required by law to disclose non-public personal information about you, commercially reasonable efforts to limit our disclosures to the information that is reasonably necessary to disclose will be used.

- Worldwide Rescue & Security, Inc. may disclose personally identifiable information to your agent or legal representative (for example, to the holder of a power of attorney granted by you or to a guardian appointed for you).

The ID Resolve program is owned and operated by Worldwide Rescue & Security, Inc. and the individual Member relationships are the confidential property of the program.