# **Consumer ID Theft Program**





Providing protection for consumers digital life. Every year millions of Americans fall victim to identity thieves. It's a real threat, and protection has become a necessity.

#### **Program Overview**

Annual/Monthly Cost per Household\* Composite rate per household.

#### **Identity Restoration**

Recovering from identity theft on your own can be time consuming. Let us help make it less of a pain. Our dedicated, highly qualified, ID restoration specialists will work on your behalf to help you recover from ID theft.

#### **Lost Wallet Assistance**

Losing your wallet is a headache. We make it a less painful ordeal by helping you cancel and reissue your credit and ID cards and up to 15 different forms of identification.

#### **Up to \$1MM Identity Theft Insurance**

This Consumer ID Theft Program\*\* provides up to \$1 million in coverage for certain out-of-pocket expenses related to the theft of your personal information.

#### Stolen Funds (Cash Recovery) Replacement

Lost funds due to identity theft can be difficult to replace. As part of your Consumer ID Theft Program, it provides coverage terms up to \$100,000 in cash recovery for unauthorized electronic funds transfer from a credit/debit card, checking or money market account established for personal use.

#### Credit Report and FICO® Score\*\*\*

When you voluntarily register, you'll get: Credit Report and FICO® Score, FICO Score Monitoring, Credit Monitoring and Alerts, Dark Web Surveillance Report, Personal Privacy Scan, Credit Cards and Loans Matched for you all with a click of a button.

## **About Libertate Insurance Services/Consumer ID**Theft Program

The Consumer ID Theft program is deployed in collaboration with one of the world's largest and most respected consumer services companies. Libertate Insurance Services has a deep history in the PEO industry, having written over \$2B in property and casualty insurance premium in the past 20 years.

### For additional information, email us at sales@libertateins.com.

<sup>\*</sup> Child monitoring includes up to 10 children under the age of 18. One-time Parent/Legal Guardian verification is required to receive alert details for children. \*\* FICO® Scores are developed by Fair Isaac Corporation. The FICO® Score provided by Consumer Info.com, Inc., and/or your free credit report membership (as applicable) is based on FICO® Score 8, unless otherwise noted. Many but not all lenders use FICO® Score 8. \*\*\*The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company under group or blanket policy(ies). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage may not be available in all jurisdictions. Review the Summary of Benefits.