



## Safeguarding Your World

### IDENTITY THEFT PROTECTION WITH FIRST WATCH ID

Identity theft has grown exponentially in recent years. From 2005 to 2014 over 600 million records have been exposed through data breaches. There is a 25% chance those individuals whose records were compromised will become a victim of identity theft. First Watch Technologies can protect consumers with its comprehensive Identity Theft Protection Plans. We have flexible solutions for partnership marketing, data breaches, and employee benefits to meet your needs.

#### IDENTITY RISK SCORES

Identity Risk Scores are a proactive scoring solution to help members identify their level of identity theft risk. By knowing your Risk Score, it is easier for you to manage your level of risk.

#### IDENTITY MONITORING

First Watch ID searches thousands of databases and billions of records looking for the beginning steps of identity theft. If suspicious activity is found, members are notified by a personal phone call, so potential damage is limited.

#### ACCOUNT ACTIVITY ALERTS

By monitoring participating banks, online retailers, telecom providers, health insurers and more, we look for suspicious activity that could indicate the beginning steps of identity theft to both your current accounts and new accounts. Account Activity Alerts are alerts that typically take place outside of a credit report and expose you to financial risk.

#### INSURANCE\*

Up to \$1 million with a \$0 deductible. This benefit eases the financial hardships associated with identity theft.

#### RESTORATION

Should identity theft occur, First Watch ID works with the member to repair his/her good name to a pre-theft condition.

#### FREE CREDIT REPORT ACCESS AND REMINDER

First Watch ID provides access to federally-mandated free credit reports, along with a reminder service to request reports.

#### OTHER VALUE-ADDED SERVICES

Personal Alert Phone Calls from a Live Operator and Notification Emails are all additional ways we service members.



First Watch ID Benefits	\$25,000 Plan	\$1 Million Plan
Identity Risk Score	✓	✓
Identity Monitoring	✓	✓
Account Activity Alerts		✓
Insurance* Discovery-Based	✓	✓
Restoration – Fully Managed, Discovery-Based	✓	✓
Restoration – ID Legal Access and ID Money Coaching		✓
Free Credit Report Access and Reminder	✓	✓
Child Protect		✓
Lost Wallet/Purse	✓	✓
Stop Credit Card Offers	✓	✓
Social Security Statement Access	✓	✓
Electronic Newsletter	✓	✓

\*Identity Theft insurance underwritten by subsidiaries or affiliates of AIG Inc. 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. Coverage may not be available in all jurisdictions.

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## CREDIT MONITORING IS NOT THE SAME AS IDENTITY THEFT PROTECTION

“The suggestion that credit monitoring will protect customers from future fraud is simply a gross misperception.”

Avivah Litan, Gartner Report  
[www.Gartner.com](http://www.Gartner.com)

	First Watch ID	Credit Monitoring
No Prepaid Activation Codes	✓	
No Social Security Number Required	✓	
High Error Rate – Up to 25%		✓
Will Not Sell or Share Consumer Info with 3rd Parties for Marketing	✓	
Flat Rate Family Plan	✓	

### FIRST WATCH ID - PROACTIVE ID THEFT PROTECTION

The key to preventing or reducing the damaging effects of identity theft is proactive early warning. This is what First Watch ID does: proactively monitors a wide variety of financial and non-financial databases to detect the early stages of identity theft. This approach goes well beyond credit card fraud, as it detects more serious, costly crimes, such as “Identity Assumption” and “Synthetic Identity Theft.” In addition, First Watch ID offers a full suite of services:

- Identity Risk Scores
- Identity Monitoring
- Account Activity Alerts
- Insurance
- Restoration
- Free Credit Report Access and Reminder
- Child Protect
- Lost Wallet/Purse
- Personal Alert Phone Calls
- Other Value Added Services

### IDENTITY MONITORING AND IDENTITY RISK SCORES

First Watch Identity Monitoring searches thousands of databases and billions of records looking for the beginning steps of identity theft. If suspicious activity is found, members are notified by a personal phone call, so potential damage is limited. Not to be confused with credit scores, Identity Risk Scores help protect your identity. Identity Risk Scores are a proactive scoring solution to help you identify your level of identity theft risk. By knowing your Risk Score, it is easier for you to manage your level of risk.

### ACCOUNT ACTIVITY ALERTS

Account Activity Alerts are alerts that typically take place outside of a credit report and expose you to financial risk. By monitoring participating banks, online retailers, telecom providers, health insurers and more, we look for suspicious activity that could indicate the beginning steps of identity theft. Account Activity Alerts provide unparalleled visibility into your risk of identity misuse, highlighting actions that may indicate someone is establishing a false identity using your information.

### CREDIT MONITORING

Credit reports have up to a 25% error rate that can adversely affect a consumer’s credit score. Credit reports were not designed to prevent identity theft. Direct-to-consumer credit monitoring was introduced to allow consumers to see what lenders and insurance companies look at prior to making a decision. It allows consumers to identify errors and correct these inconsistencies prior to applying for credit or insurance.

“Identity scoring and monitoring was explicitly architected to look for identity-theft-related fraud. Credit scores were designed to help lenders make good credit decisions.”

Avivah Litan, Gartner Report  
[www.Gartner.com](http://www.Gartner.com)