



When People Need
Peace of Mind ID Theft
Protection ...

FIRST WATCH HAS THE SOLUTION.

Identity Theft Protection

When your organization or company needs to provide identity theft protection, First Watch Technologies helps you protect those individuals with one of our comprehensive identity theft protection plans.

Some of the ways we work with organizations are:

- Marketing partners – to private label our products to supply to their members.
- Breached companies – to provide identity theft protection to individuals affected by a data breach.
- Employee benefits – as part of a supplemental benefit program to offer ID theft protection to employees.

Our Identity Theft Protection plan options are:

- First Watch ID, our proprietary identity theft plans (most cost-effective).
- Credit Monitoring through TransUnion®.
- Credit Monitoring combined with selected First Watch ID features.

Identity Monitoring

First Watch ID Monitoring was specifically developed to address identity theft and fraud. Using its proprietary algorithms, First Watch ID searches and monitors thousands of databases and 300 billion records searching for suspicious activity that could indicate the beginning steps of identity theft. Our proprietary technology detects early non-credit warning signs to help prevent or reduce the damaging effects of identity theft.

Identity Risk Score

First Watch's Identity Risk Score is a proactive scoring solution to help individuals see their level of identity theft risk. We use actual data and not demographics to determine an individual's identity theft risk. This is not a credit score or a credit rating.

Credit Monitoring

Direct-to-consumer credit monitoring was introduced to enable consumers to see what lenders and insurance companies look at prior to making a decision. By monitoring their credit, consumers can identify errors and correct inconsistencies prior to applying for credit. They can also identify unfamiliar transactions which could indicate identity theft.

IDENTITY THEFT PROTECTION WITH CUSTOM SOLUTIONS

First Watch allows your company to choose the type of identity theft protection that best suits your needs and budget. All of our First Watch ID plans include the core features listed below. First Watch ID add-on features provide flexibility and the selections many organizations need to customize protection.

First Watch ID—Proactive ID Theft Protection

First Watch ID proprietary algorithms search and monitor thousands of databases and 300 billion records (99% of U.S. adult consumers) searching for suspicious activity that could indicate the beginning steps of identity theft. We do not require a consumer to provide personal information such as a Social Security Number or Date of Birth to protect and monitor for suspicious activity. The consumer supplies common information including name, address and phone number (email address optional) to create a data profile. First Watch then compares that information with our databases to identify suspicious activity and make a personal alert phone call, if necessary.

Included Core Features:

- Identity Risk Score
- Identity Monitoring
- Identity Theft Expense Reimbursement Insurance, Discovery-based. Choice of \$1 million, \$25,000 or \$10,000 (with no deductible)*
- Unauthorized Electronic Funds Transfer (occurrence-based - \$1M only)
- Fully Managed Identity Restoration

Available Add-on Features:

- Free Annual Credit Report Access/Reminder - All 3 Bureaus
- High Risk Monitoring - Account Activity Alerts
- Data Breach Notifications
- Lost Wallet/Purse
- Internet Privacy Scanning
- Dark Web Monitoring (available 12/01/19)
- Sex Offender Registry Access
- Reduced Pre-Approved Credit Offers
- Social Security Statement Access/Reminder
- Quarterly Online Newsletter

Credit Monitoring Services

Credit monitoring is offered as a stand-alone service or can be customized with selected First Watch ID plan features listed above.

First Watch offers several credit service options provided through **TransUnion**:

- TransUnion one-bureau credit monitoring with alerts.
- TransUnion credit report and TU score.
- Three-bureau credit monitoring with alerts.
- Three-bureau credit report and 3B scores.



You Can Rely on First Watch.

We are committed to innovation and higher standards for the ever-changing world of data theft, identity theft and fraud protection. We offer comprehensive solutions for businesses and organizations of all sizes. Whether it's your business, your brand, or your identity, First Watch exists to safeguard your world.

*Identity Theft insurance underwritten by subsidiaries or affiliates of American International Group, Inc. (AIG). 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.

For more information call **888-635-3587** or email sales@firstwatchcorp.com. Or visit us at firstwatchcorp.com/id.

