



ONE CALL. ONE SOLUTION.

**PROVIDING VICTIM SOLUTIONS TO ONE OF THE
FASTEST GROWING CRIMES IN AMERICA TODAY**

by



Identity Theft Victimized Millions And Not Always Financially

According to the Federal Trade Commission identity theft is the Number 1 reported consumer complaint in the country, as well as being the fastest growing white-collar crime. Last year over nine million Americans discovered that their personal information had been used fraudulently, costing businesses countless hours of lost productivity due to employees either missing work or attempting to solve their personal issues from their workplace. The problem is epidemic, and getting worse every day!

Because much of the media's focus is on the financial ramifications for an ID Theft victim, many of the other aspects of ID theft are overlooked. Medical, criminal, synthetic, and employment ID theft are all major aspects that most ID theft assistance plans neglect.

Introducing ID Theft Assist . . .The Helping Hand Solution

ID Theft Assist is the most comprehensive third party assistance service for victims of identity theft that saves them time, money and aggravation. We have protocols in place to assist the victim with any type of ID theft, not just financial.

For the victim, corrections can be time consuming, frustrating and many times emotionally damaging. The average American has had nowhere to go for true third party help... until now. **With one phone call** ID Theft Assist untangles the red tape for the victim by completing the tasks he/she would have to assume otherwise.

Some of the benefits and services included in the ID Theft Assist program are:

- Pre-incident credit monitoring, including e-mail alerts, weekly all clear e-mails, 24/7 access to credit report & score, and the ability to place credit freezes on the account.
- Contact credit-reporting agencies to obtain a free credit report for the member and place an alert on the Covered Member's records with the agency, and to obtain a list of creditors from them;
- Prepare and send ID Theft Affidavit and Authorization Form to Covered Member;
- Contact remaining credit agencies to place an alert on the member's records;
- Submit Authorization Form and ID Theft Affidavit to creditors requesting cancellation of their card and an issuance of a new one;
- If other forms of identification were stolen or missing, such as an ATM card, Driver's License, Social Security Card, Passport and so forth, notify the appropriate bank or agency of the situation so that they may take appropriate action and reissue a new form of identification;
- Review and correct medical records if there are signs of Medical ID Theft.
- Notify local authorities of ID Theft incident and help member to obtain necessary reports;
- On a weekly basis, until file is closed, contact the member with an updated status report;
- Where needed, follow up with creditors to ensure that the matter has been properly handled;
- Provide the member with an "ID Theft Emergency Response Kit"™;

- Provide emergency cash advance, emergency message relay and emergency travel arrangements to a member traveling at least 100 miles away from home; and,
- Provide financial, fraud resolution, legal and emotional assistance.

The Experience To Solve The Problem

Worldwide Benefit Services engineered all of the services of the program by the bringing together three major operational partners.

- **Europ Assistance USA (EA):** The US operational company of Europ Assist, with 40 years of experience in the assistance business, is the backbone of the service. Their 24/7-assistance call center can handle multi-lingual calls from around the world and provide the victim immediate assistance and solutions.
- **Trans Union (TU):** One of largest credit bureau in the United States and Canada, provides immediate access to the victim's creditors and pre-incident credit monitoring, so that EA can spring into action on cleaning up the victim's credit affairs.
- **Affinity Care (AC):** A long recognized industry leader in employee assistance plans provides the long-term emotional, financial, and legal support necessary to complete the victim's identity recovery. With 24/7 counselor support available, emotional assistance for the victim is just a phone call away

ID Theft Assist vs. Other Programs

There are some self-help groups out there but they only tell the victim what to do for himself/herself. They do not do it for him/her. **ID Theft Assist does!** It is truly a proactive service stepping in the victim's shoes and doing everything he/she would have to do himself/herself. That alone sets us apart from everyone.

There are insurance products that provide reimbursement for certain expenses incurred by the victim but as David Simmons of Forbes Magazine points out:

“When your car or house is damaged, insurance pays for repair. Identity theft insurance doesn't fix your credit standing or clean up a criminal record acquired in your name. It only pays for expenses associated with the time-consuming and often frustrating tasks of doing that yourself?”

Besides, during this period of frustrating and time-consuming red tape and paperwork, does a victim need to go through more aggravation in filing claim forms and proving the loss? The need is not for insurance. It is for assistance.

One of the new trends offered in the market is pre-incident fraud alerts, where companies will place fraud alerts for individuals before there is a compromise or problem. However, there are many problems with this model:

Fraud alerts are triggered by new account activity, not by existing accounts that already appear on the credit report. New account activity only accounts for 21% of financial identity thefts.

- Fraud alerts do not “lock down” your report, but only advise creditors to be more careful in verifying the identity of the credit applicant. Credit freezes, available through the ITA

monitoring benefit, does not allow any party to see the report or score, thus taking the human element out of the credit granting equation.

- The validity of the placement of pre-incident fraud alerts is currently being challenged in federal United States court.

Delivery

ID Theft Assist has the flexibility to be implemented as either an employer-paid benefit, or as a payroll-deducted benefit open for enrollment year-round. We can also offer lower-level programs to fit budgetary needs of organizations who want to add the program, but are feeling the current financial crunch. Any option will add a much needed benefit that your employees will appreciate, and give them the peace-of-mind to continue their day-to-day activities to help make your organization stronger.

ID Theft Assist—The Logical Choice

Whether your organization chooses an employer-paid or an employee-paid benefit, ID Theft Assist can help your organization protect your employees and the company's productivity.

NOW IS THE TIME FOR ACTION. PROVIDE PEACE OF MIND FOR VICTIMS OF THE FASTEST GROWING CRIME IN AMERICA



WWW.IDTHEFTASSIST.COM

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FREQUENTLY ASKED QUESTIONS

Q. What is ID Theft Assist?

A. ID Theft Assist is a service that saves an Identity Theft victim time, effort and costs in restoring credit and repairing the damage caused by an identity theft.

Q. What is the definition of identity theft?

A. For the purpose of ID Theft Assist, the definition is any event where a subscriber's identity is compromised. It could be as simple as replacing a lost credit card for a victim, and it could be as complicated as full restoration of a victim's identity and credit history.

Q. My wallet has been stolen. What do I do?

A. As a subscriber to the service, you would call our 24/7 emergency assistance center. We would access your credit history, capture all the needed information, review it with you to ensure no false accounts have been opened, and begin the process of canceling/reissuing your credit cards and any other items that were included in your wallet.

Q. How are you able to access my credit history?

A. Through your authorization. The first step after a subscriber's call is to obtain written authorization from the subscriber to access his or her credit history. ID Theft Assist cannot proceed without this authorization. We have all the tools necessary to assist as much as subscriber authorizes.

Q. Are there other services?

A. Absolutely, depending on the depth of the identity theft. The ID Theft Assist is there to provide assistance to the highest initial levels of identity theft. We can assist as much as you want our assistance. Our steps in restoring your identity can include notification to creditor fraud departments and the three major credit-reporting agencies; completion of the Federal Trade Commission's ID Theft Affidavit; legal counseling and assistance; and emotional counseling. We also offer a pre-incident credit monitoring service as a core benefit to the program.

Q. Are there any restrictions to the service?

A. A few, mostly on the subject of obtaining new identification. We cannot obtain a new driver's license, passport, social security card, or any other form of identification for the subscriber. However, we make the process as easy and quick as possible by having the necessary forms on file and can even fill out part of those forms on behalf of the subscriber.

Q. Do I receive any compensation if my identity is stolen?

A. No, ID Theft Assist is a service, not an insurance policy. There are insurance policies that will offer monetary benefits for a stolen identity. The meat of many of those policies is compensation for lost wages, but those benefits are capped. We save you the time so work does not have to be missed, and we have no cap on the amount of time we will spend in restoring your identity.

Q. How much time does ID Theft Assist really save?

A. In cases where a fraudulent account have been opened in your name, the Federal Trade Commission reports that, on average, a victim will spend 175 hours repairing the damage of the theft. Even in the simplest of cases, a subscriber would be making one phone call to us instead of three or four.

Q. What if the theft occurs when I am traveling?

A. ID Theft Assist can service our subscribers worldwide. We have 33 assistance centers and over 200 agents around the world. We even have the ability to wire cash advances, charged against a credit card, in emergencies.

Q. Will there be any trouble in removing fraudulent accounts from my record?

A. There could be, but in those cases our Fraud Resolution Specialists would take over your case. These are highly trained, legal professionals with one or more of the following credentials: licensed attorney, practitioner with Masters level or certification in Dispute Resolution or Fair Debt Credit Practices, experience in prosecuting criminal acts or over five years other relevant legal experience. Once again, we would be the ones doing the work and saving you the time and effort.

Q. Are there legal ramifications to an identity theft?

A. Yes, there can be. There are many stories of innocent victims who are arrested because their stolen identity was used in the commission of a crime. ID Theft Assist offers subscribers one free initial consultation with their nationwide network of attorneys. If more legal assistance were needed, the subscriber would receive a 25% discount on our network attorneys' fees

Q. What about any psychological effects of identity theft?

A. As part of the service, subscribers have 24/7 unlimited access to Master level consultants to help alleviate any stress and anxiety caused by an identity theft. If the emotional trauma persists, subscribers can access our national network of Behavioral Specialists for up to three in-person sessions.

Q. Is ID Theft Assist a necessary service?

A. In 1992 one of the major credit reporting agencies received 35,000 calls from those victimized or concerned about being a victim. Fifteen years later the number of calls was over one million. You decide.