



Membership #

MEMBER PLAN: (Choose One)

- PREMIER PREMIER FAMILY
 ELITE ELITE FAMILY

PRIMARY CUSTOMER		PRIMARY E-MAIL		PRIMARY PHONE	
SPOUSE NAME		SPOUSE E-MAIL		SPOUSE PHONE	
ADDRESS		CITY	STATE	ZIP	
DEALER NAME		DEALER #	BUS PHONE		FAX
ADDRESS		CITY	STATE	ZIP	
PURCHASE DATE:		PURCHASE PRICE:		(Circle One) YEAR TERM: 1 2 3 4 5	

ID Advocates is committed to assisting you through the complexities of your identity theft event and will work diligently on your behalf to help restore your good name. Listed below are the primary roles and responsibilities that we will adhere to on your behalf, as well as your roles and responsibilities as a participating victim.

Premier Benefits

Fully Managed Identity Theft Recovery Service

Our Advocates specialize in personalized identity theft recovery that will help you get your life back together if you become a victim.

- A Personalized Recovery Advocate assigned to manage your identity recovery
- A Customized Recovery Plan will be established within 3 business days
- Pro-active follow up for 12 months to determine further problems
- Rest assured that there is no time limit in restoring victims to pre-event status

Educational Benefits

Members receive **ONLINE** access to identity theft education and protection tools including:

- Identity Risk Assessment Test to determine your vulnerability to identity fraud
- Special Reports & Newsletters to keep you continuously informed on the latest identity theft scams to avoid (Available to members with current email addresses only)

Premier Family Benefits

Sign up for the Premier Family Membership and receive all the benefits of the Premier Membership for your spouse, domestic partner, and qualified dependents up to age 25 with the same permanent address as the primary member.

Elite Benefits

In addition to the Premier Membership's benefits of Fully Managed Identity Theft Recovery Service and Educational Benefits, Elite members enjoy:

Continuous Credit Monitoring

Catch suspicious activity early to limit the damage.

- Credit Monitoring with daily e-mail alerts exposing new inquiries, change of address, and other inconsistent activities
- Annual credit report and score to benchmark your credit standing

Expense Reimbursement*

ID Advocates will reimburse Elite members for lost income and expenses incurred in recovering their identity.

- Up to \$25,000 in total reimbursement
- Unlimited reporting period
- Up to \$6,250 per week in lost wage reimbursement

*Insurance is underwritten by member companies of American International Group, Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. For questions about coverage, please contact idtheft@aig.com or 866-826-4974. Coverage not available for residents of New York and may not be available in other jurisdictions.

Elite Family Benefits

Sign up for the Elite Family Membership and receive the benefits of the Elite Membership for your spouse, domestic partner, and qualified dependents up to age 25 with the same permanent address as the primary member.

I ACCEPT THIS IDENTITY THEFT NETWORK MEMBERSHIP PROGRAM

PRIMARY CUSTOMER SIGNATURE _____ DATE _____

I have read and acknowledge the terms and conditions contained herein and elect to purchase the ID Advocates Network Membership Program and further acknowledge receipt for and understand that this membership is **Non-Transferable, Non-Cancellable, and Non-Refundable.**



ID Advocates, LLC

P.O. Box 2070
Phoenix, AZ 85001
877.33.THEFT
(877.338.4338)

www.IDAdvocates.com

Membership Card

www.IDAdvocates.com
877-33-THEFT (877-338-4338)
Non-Transferable / Non-Cancellable



If you suspect
Identity Theft

CALL

877.33.THEFT
(877.338.4338)

To remove membership card,
push carefully from face or back.
DO NOT PEEL

ID ADVOCATES MEMBERSHIP IDENTITY THEFT PROTECTION PLAN TERMS & CONDITIONS

As a member, ID Advocates will:

- Provide a dedicated Recovery Advocate who will manage your case to recover your identity to pre-event status.
- Keep you informed through phone calls and/or e-mail about the status of your case.
- Maintain absolute confidentiality of your personal information. ID Advocates will not share your information with any party(ies) throughout the course of your case that is not directly related to recovery of your identity.
- Perform in a legal, honest and ethical manner and take actions in good faith to serve your best interests.
- Notify the three major credit bureaus, and the individual's affected creditors, financial institutions, and utility providers of the identity fraud. Provide assistance with filing a Police Report.
- Assist with requesting that a fraud alert be placed on the member's credit files and affected credit accounts.
- When necessary, notify merchants that a fraudulent transaction occurred.
- When appropriate, collect information regarding misuse of the individual's accounts.
- With your approval, provide information to the FTC, and to other government agencies as appropriate.
- Research and investigate potential damage to individual's identity.
- Other assistance as ID Advocates and/or its service provider(s) might reasonably be able to offer member on a case by case basis as determined by ID Advocates and/or its service provider(s)' sole and absolute discretion.

As a member, you are responsible to:

- Read and understand your rights and responsibilities as a victim.
- Work collaboratively with your Recovery Advocate in developing and implementing your agreed-upon recovery plan. ID Advocates will inform you of certain actions you must take in regard to the recovery of your identity. When appropriate we may suggest possible avenues for completion. Some duties may be optional and your Recovery Advocate will communicate the consequences of not performing those tasks.
- Take responsibility for maximizing reasonable preventative actions with regard to safeguarding your identity.
- Report illegal activities and fraud to appropriate legal authorities.
- Disclose relevant information and clearly communicate with your Recovery Advocate any information that may affect the outcome of your case.
- Abide by all applicable state and federal laws throughout the duration of your relationship with ID Advocates.

Failure to perform these responsibilities may result in:

- Complication of your identity theft situation and potential increase in loss/liability.
- Loss of effectiveness in the recovery process including failure to fully recover your identity, added expense in your recovery case, and the right of ID Advocates and/or its service provider(s) to discontinue some or all recovery services.

I. DEFINITIONS:

- a. "Agreement" and/or "Contract" means this Identity Theft Protection Plan Application Registration.
- b. "Program" means the ID Advocates Program, of personalized identity theft protection and recovery services and loss reimbursement.
- c. "Identity Theft Event" means the theft of a Participant's personal identification, including a Social Security number or other identifying information about the Participant, which has or could reasonably result in the wrongful use of such information, including, but not limited to, identity theft events occurring on or arising out of the Participant's use of the Internet. The Identity Theft Event shall not include the theft or wrongful use of the Participant's business name, d.b.a., or any other identifying information related to any business activity of the Participant. All losses resulting from the same, continuous, related, or repeated acts shall be treated as arising out of a single Identity Theft Event occurring at the time of the first such Identity Theft Event.
- d. "We," "us," and "our" mean ID Advocates or its appointees.
- e. "You" and "your" mean a member with benefits coverage under the Program.
- f. "Participant" means a member covered by the Program.

II. COVERAGES: The following is a list of the benefits for which you are eligible.

- a. Protection Test. We offer a Protection Test to all Participants. The test is available in the Member Services section of our Website.
- b. Fraud Report Access. ID Advocates includes fraud reports (updated periodically) in the Member Services section of the Website. These fraud reports provide fraud warnings and contain suggestions on ways to help reduce the chances of becoming a victim of identity theft.
- c. Credit Report and Monitoring. For Elite members only. The credit report and monitoring service is offered exclusively to the participant who signed up for ID Advocates Elite Membership and not to the spouse or dependents of the participant. For Elite Family Membership, credit reporting and monitoring is extended to spouse, and/or domestic partner.
- d. Personal Protection Advisory newsletter. Participants will receive a monthly Personal Protection Advisory newsletter via email. (Available to Elite members with current email addresses.)
- e. Identity Theft Recovery Benefits. As a member of ID Advocates Network Membership program, if you become a victim of identity theft, ID Advocates will assign a Recovery Advocate to manage your case and activate the members of our Recovery Team needed to help with the recovery process. They will create a Damage Assessment and Recovery Plan based on your case. The Recovery Plan will outline the actions that you and the Recovery Team will need to take to complete the recovery process. Your cooperation in completing the Recovery Plan is a condition of the continued involvement of ID Advocates, the Recovery Advocate, and the Recovery Team. The Identity Theft Event must occur while you are enrolled in the Program for you to be eligible for the recovery and reimbursement benefits. If your coverage ends during the recovery process, you may continue to receive the services by paying the current rates for individual participants. Then, with your consent, the Recovery Team will continue working on your case and will carry your Recovery Plan to completion.
- f. Lost Income and Expense Reimbursement is available to Elite Members only. Participants who become victims of Identity Theft will have their allowable costs, for lost wages, legal defense fees and expenses (e.g., credit reports, legal fees for some civil suits, fees for refiling loan applications, etc.) associated with the recovery process, reimbursed up to the Policy limits. There is no deductible applicable to the reimbursement. Reimbursement is subject to review of the expenses and lost income you submitted.

III. FORMAL NOTICE:

- a. The benefits have no cash-equivalent, are non-transferable, and non-cancelable (except in the event of termination of the Group Plan).
- b. You can not rely on representations oral, written, or otherwise, of anyone with respect to coverage under this agreement and must rely solely on the terms and conditions herein.
- c. This agreement and any litigation arising out of or related to this agreement shall be governed by, interpreted under and enforced in accordance with the laws of the State of Arizona without regard to conflict of laws principles.
- d. ID Advocates and/or its service provider(s) reserves the right to refuse or terminate Services where it is deemed that the individual is committing fraud or other illegal acts, making untrue statements, or failing to perform his/her portion of the recovery plan. ID Advocates and/or its service provider(s) will not refuse or terminate services to an individual solely because it is a complex case.
- e. Eligibility for recovery services is based on ID theft events that occur or are discovered and reported to ID Advocates on or after the effective date of the program and during the eligibility period.
- f. Services are available only in the United States, and for persons temporarily or permanently residing outside the United States to the extent that U.S. laws apply.
- g. ID Advocates and/or its service provider(s) does not provide credit counseling or repair to credit which legitimately belongs to the Plan Member.
- h. The ID Advocates personalized protection and recovery services are available to you even if you have identity theft insurance with another company. For example, homeowner's policies and credit card companies frequently provide such coverage. However, if you become a victim of an Identity Theft Event, you must seek reimbursement from that company first, up to its policy limits. Then, if you do not receive full reimbursement of your expenses and lost income associated with the recovery process under that coverage, you would be eligible to receive the difference, up to the limits of and subject to the terms and conditions of the Master Policy.
- i. If you become a victim of an Identity Theft Event, you should notify us as soon as possible. Your Recovery Advocate will send you a Time and Expense Form so you can keep track of your expenses and time spent during your normal working hours dealing with the recovery process. (You should also get and retain receipts whenever applicable). To obtain reimbursement, we will require that you complete this form properly and submit it to us upon our request. Along with your Time and Expense Form, you will need to submit a Claim Form (which we will provide). If approved, you will receive reimbursement for your allowable expenses and lost income after your case closes.

IV. EXCLUSIONS:

- a. No coverage is provided for losses resulting from fraudulent or illegal acts of the registered customer and/or customer negligence whether acting alone or in collusion with others, as well as any material misrepresentation by customer. Further, ID Advocates and/or its service provider(s) reserves the right to refuse or terminate services where it is deemed that the individual is committing fraud or other illegal acts, making untrue statements, or failing to perform his/her portion of the recovery plan.
- b. A business entity does not qualify for benefits under this contract.
- c. ID theft events that pre-date the effective date of the Initial Term of this contract are not eligible for services under this contract if the event was known to the individual prior to the effective date of the Initial Term. If the Participant wants assistance with the recovery process for a pre-existing Identity Theft event, he or she can purchase recovery services from ID Advocates by paying our standard fees, plus expenses.
- d. Individuals who have been convicted of any crime involving fraud are not eligible to be Program Participants, and if enrolled by mistake, are not eligible to receive any Program benefits.
- e. Reimbursement benefits not available in New York.

**THIS AGREEMENT IS NON-TRANSFERABLE, NON-CANCELABLE, AND NON-REFUNDABLE
THIS IS NOT AN INSURANCE CONTRACT**