



How does InfoArmor protect me?

By proactively monitoring for fraud, we can detect and stop fraud sooner than other solutions. Our broad coverage includes detecting fraud from sources such as wireless accounts, automobile and mortgage loans, compromised credentials, High Risk Transactions (such as unauthorized account access, fund transfers and password resets) and more, to detect fraud before major damage is done. When we detect suspicious activity using your information we will alert you and help you restore your identity and minimize damages.

What is Internet Surveillance?

Internet Surveillance is a product that scans the Underground Internet for your personal information. Internet Surveillance scours an ever-evolving complex of over 30,000 compromised machines, networks and web services identified by InfoArmor and leading cyber security firms. Whether it is personal identifying information (i.e. name, address or Social Security number), a medical insurance card or an email address, it is designed to find breached data and alerts subscribers in real-time.

What is a Digital Identity report?

This interactive, easy-to-read report not only summarizes what a real-time deep Internet search finds out about a subscriber, but also offers them a Privacy Grade with tips to better secure their information. Digital Identity goes far beyond normal typical Internet search and showcases a subscriber's exposure on the Internet.

How does InfoArmor prevent my identity from being misused?

InfoArmor believes in proactive prevention to protect your identity from misuse. When you sign up for the service you will be presented with the option to reduce unwanted solicitations such as junk mail, telephone solicitations, and preapproved credit offers. This alone can remove the root cause of up to 20% of identity theft. This is a good start to keeping your information out of the hands of fraudsters.

Our technology is predictive, meaning that we can detect when an identity is at an elevated risk for identity theft and take the necessary precautions. If you fall under this category, we may place fraud alerts, credit freezes and pull credit reports to prevent fraud from occurring.

Additionally, when fraud is detected, we know about it sooner than credit solutions because our technology detects fraud at point of application rather than waiting for it to hit your credit report, long after damage has been done. In addition, as of January 1, 2014 PrivacyArmor now includes free credit monitoring, a monthly credit score and an annual credit report to protect your finances. Our system provides complete 360° protection to deter, detect, and defend against identity theft.

How do I know that my identity is secure?

We send monthly identity updates confirming that your identity is secure. InfoArmor's Privacy Advocates will do everything in their power to contact you as soon as we detect an issue or suspicious activity. We will

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always contact you by phone when we see suspicious activity to discuss next steps. We are monitoring your identity so that you don't have to.

What should I do if my identity is stolen?

Our Privacy Advocates will work on your behalf to restore your identity from start to case completion. Privacy Advocates are Certified Identity Theft Risk Management Specialists (CITRMS®) and receive continued support from the Identity Theft Resource Center. They are experts in identity restoration and are committed to doing the work necessary to restore your identity for you.

What if my Privacy Advocate can't get a hold of me if they find out I have been a victim?

InfoArmor's Privacy Advocates will do everything in their power to contact you by telephone as soon as we detect an issue. We will reach out by phone three separate times before trying alternate measures to contact you. We will also email you three times to contact you to let you know that there has been an issue with your personal information. Our final attempt will be a letter to your home address asking you to call us in regards to your identity.

What is covered under your Identity Theft Insurance Policy*?

InfoArmor's Identity Theft Insurance Policy protects against financial damages of identity theft such as associated costs, legal defense expenses and lost wages. For a copy of the full policy, please contact us.

How does InfoArmor compare to other services, like credit monitoring?

InfoArmor detects a different type of identity theft that is not related to credit accounts. InfoArmor's identity monitoring provides a broader range of protection by monitoring for misuse of not only credit, but a variety of data sources. Credit is an important component in identity protection, but it represents a piece of the whole issue of identity protection. Beginning January 1, 2014 InfoArmor's service now includes (free of charge) an annual credit report, monthly credit scores and continuous monitoring.

Is it safe to give InfoArmor my information?

Yes. InfoArmor adheres to a comprehensive information security policy that applies to all employees, consultants, contractors and vendors that interact with InfoArmor and its information assets. Customer data is stored in a state-of-the-art data center (SAS 70 Type II and DISA STIG compliant). That data is only accessible via secure, encrypted connections.

Do you provide a credit report to subscribers?

We believe that credit is one component of your identity that should be periodically reviewed for accuracy as a check to ensure fraud has not occurred. Currently, we remind our subscribers to pull their free credit reports through annualcreditreport.com three times a year to see a complete snapshot of their credit. This is a good complement to our more robust identity monitoring solution.

Because we realize that credit *is* an important component to financial security, we now offer a free credit report each year, monthly credit scores, and continuous credit monitoring starting January 1, 2014. Adding credit reports, scores, and monitoring will make the process even easier through InfoArmor's one-stop—shop portal.

Should I place a fraud alert on my credit bureau files?

We will only recommend the use of fraud alerts if you have a reason to believe that your identity has been compromised or our systems show that your identity is at a high risk of identity theft. We utilize proprietary technology to monitor your identity, we don't simply place fraud alerts and hope it prevents fraud like some of our competitors.

FREQUENTLY ASKED QUESTIONS

Some competitors offer \$1,000,000 guarantees. Why is your coverage \$25,000?

Other companies try to impress you with \$1,000,000; however, the ITRC reports that the average identity theft victim lost \$2,104 in 2009 per incident. That's a lot of money, but it doesn't warrant \$1 million dollars.

Our policy is backed by a legitimate and respected insurance company, AIG. If you do become a victim of identity theft while enrolled in our service, a dedicated Privacy Advocate will help you file a claim with AIG to reclaim funds related to the theft.

What should I do if I have questions after I enroll?

All account questions post enrollment should be directed to InfoArmor Privacy Advocates, available Monday thru Friday 7:00am to 5:00pm Pacific Time. Any calls placed outside of normal business hours are routed to voicemail box and messages are guaranteed a call back within two hours of office opening on the following business day.

Is there an age limit for children to enroll?

There is no age limit for children to enroll. You can enroll your small children all the way through older children off at college (18+) or still living with you at home. There is no age requirement for InfoArmor's PrivacyArmor program.

What happens if I no longer work at my company? Will I still be covered?

If you leave your company, you can keep your coverage. You will receive an email from InfoArmor to let you know that we have been notified of your job status change and that you may continue coverage by using a credit/debit/bank account for the same price. Your enrolled family members may continue coverage as well.

What if people outside of my household want to enroll (parents, grandparents, cousins, nephews, nieces, etc.)? How do they enroll and do they also get the same discounted price?

Yes, people outside of your household may call our Privacy Advocate team to enroll. They will get the same discounted price of \$7.95 but will pay per person per month with credit/ debit/ bank account.

Who is included in the "Family" price?

InfoArmor's PrivacyArmor benefit is available to United States citizens residing in the country. (Also residents of Puerto Rico and Guam) All ages are welcome and there is no age limit for children to enroll (i.e., infants all the way through adult children supported by their parents) may be enrolled. Family is defined as individuals under "house" or under wallet.

If you have additional questions, call InfoArmor at 800.789.2720 Monday – Friday from 7am-5pm PST.