CARELUMINA

PRODUCT USER GUIDE

Inside you will find useful information regarding:

- » Advanced Identity Monitoring
- » 24/7 Lost Wallet Assistance
- » Full-service Identity Restoration
- » Identity Theft Insurance
- » Anti-virus / Anti-spyware Software
- » Resource Center

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PLAN FEATURES

Carelumina Identity Protection leverages cutting-edge technology, monitoring thousands of data sources to alert you of any potentially fraudulent activity associated with your personal information. We have developed a 360-degree approach to Identity Theft Protection – protection, detection, restoration – to give you the most complete coverage available.

INCLUDED

IDENTITY INSURANCE
$1 million in insurance coverage against lost wages and the costs associated with recovering from identity theft.[1]

FULL-SERVICE IDENTITY THEFT RESTORATION SERVICES
Trained, certified agents aid customers in determining the scope of the breach, shutting down the breach and repairing any damage done as a result of identity theft.

IDENTITY THEFT PROTECTION RESOURCE CENTER
Members have access to a one-stop resource for the latest information to combat identity theft.

24/7 LOST WALLET ASSISTANCE
Our Lost Wallet service helps members quickly cancel and replace all items commonly carried in wallets and purses, including credit cards, debit cards, check books, driver's license, Social Security cards, insurance cards, passports, military identification cards and even traveler's checks.

INTERNET SURVEILLANCE MONITORING & ALERTS
Internet Surveillance Monitoring proactively detects stolen personally identifiable information and compromised confidential data, and alerts are sent if a member's personally identifiable information is found being bought or sold online.

SOCIAL SECURITY MONITORING & ALERTS
Social Security Monitoring detects when names, aliases and addresses become associated with a member's social security number.[2]

CHANGE OF ADDRESS MONITORING & ALERTS
Change of Address Monitoring reports if a member's mail has been redirected though the United States Postal Service, giving them immediate knowledge of someone attempting to steal their identity by redirecting mail to a new address.

ANTI-VIRUS / ANTI-SPYWARE SOFTWARE
Commercial-grade anti-virus, anti-spyware software blocks concealed programs that track a member's online and offline activity, including password stealers, Trojans, worms, keystroke loggers, and other malware.

ANTI-PHISHING, ANTI-SPAM SOFTWARE
Software blocks and filters web pages and scams that attempt to steal credit card data and other personally identifiable information. Also blocks unwanted email.

SOFTWARE FIREWALL
Automatically secures the member's internet connection and helps prevent outsiders from accessing their Wi-Fi Network.

DIGITAL VAULT
Application that locks up confidential files in an encrypted vault on the hard drive, safeguarding sensitive files from theft.

DIGITAL FILE SHREDDER
Software tool ensures that no traces of deleted or sensitive files remain on a computer.

[1] The $1 million insurance policy is underwritten by an AM Best A-rated carrier. Coverage is subject to the conditions and exclusions in the policy.
[2] Member must provide a Social Security Number in order for the SSN Trace functionality to monitor SSN activity.

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ADVANCED IDENTITY MONITORING & ALERTS

Internet Surveillance + Alerts

Identity theft can inflict financial damage for months or even years before detection occurs. Our cutting-edge Internet Surveillance Monitoring detects stolen personally identifiable information and compromised confidential data. It is the only identity monitoring solution designed for proactive cyber detection on an international level, breaking language barriers and detecting identity theft across the globe.

At any point in time, the Internet Surveillance technology is monitoring thousands of websites and millions of data points using a variety of data gathering techniques, such as chat room monitoring, crawling/scraping capabilities and forum extraction, to make sure compromised credentials are spotted before they are stolen.

Our Internet Surveillance Monitoring service will alert you if it finds your personally identifiable information being bought or sold online.

Personal Information Monitored:	*Sources Monitored:*	
» Social Security Numbers	» Forums	» Hidden/anonymous Web Services
» Phone Numbers	» Websites	» Malware Samples
» Email Addresses	» IRC Channels	» Torrent Sources
» Medical ID Numbers	» Twitter Feeds	» Search Engine Queries
» Credit & Debit Card Numbers	» P2P Sources	
» Bank Account & Routing Numbers	» Botnet C&C Servers & Compromised Hosts	

Social Security Monitoring + Alerts

Your Social Security Number is used to file tax returns, apply for credit and loans, and much more - imagine the damage that could be done if an identity thief had access to yours.

Our Social Security Number Monitoring service notifies you when names, aliases and addresses become associated with your social security number, enabling you to have greater intelligence regarding how your SSN is being used and helping you to detect identity theft sooner.

Change of Address Monitoring + Alerts

Identity thieves can act as you to change your home address, giving them access to your important personal documents and limiting your ability to receive abnormal credit statements or new account information from an unrecognized source, which are common signs of identity theft and fraud.

Our Change of Address service monitors and reports if your mail has been redirected though the United States Postal Service, giving you immediate knowledge of someone attempting to steal your identity by redirecting your mail to a new address.

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COMPLETE IDENTITY RECOVERY ASSISTANCE & MORE

24/7 Lost Wallet Assistance

Whether you've lost your wallet traveling around town or across the country, our 24/7 Lost Wallet Assistance service can help you quickly cancel and replace all items commonly carried in wallets and purses, including credit cards, debit cards, check books, driver's license, Social Security cards, insurance cards, passports, military identification cards and even traveler's checks. Our restoration specialists will also assist you with cancelling and replacing lost or stolen documents.

$1 Million Identity Theft Insurance Policy (U.S. Only)

Every Carelumina Identity Protection member is covered by an identity theft insurance policy with an aggregate limit of $1,000,000 and zero deductible. In the event of identity theft, you will be reimbursed for expenses related to identity restoration, including traveling expenses, replacement of documents, loss of income, fraudulent withdrawals from a bank account and legal costs.

Benefit Limits

Costs to restore identity and / or Reimbursement of expenses including:

(a) Cost of Replacing Documents – Up to $2,000 for each Stolen Identity Event.

(b) Traveling Expenses – Up to $2,500 for each Stolen Identity Event.

(c) Loss of Income – Up to $200 per day, for a maximum benefit period of one (1) month, but not to exceed $6,000.00 for any one Stolen Identity Event.

(d) Childcare/Elderly Care – Up to $200 per day, for a maximum benefit period of one (1) month, but not to exceed $6,000.00 for any one Stolen Identity Event.

(e) Fraudulent Withdrawals – Up to $10,000 for all fraudulent withdrawals resulting from a Stolen Identity Event.

(f) Legal Costs – Up to a total of $1,000,000.00 for any one Stolen Identity Event.

The most we will pay you under this Protector Program benefit is $1,000,000 per event, or the limits stated above, whichever is the lesser amount. A complete copy of the terms, conditions and exclusions can be provided to you upon request.

Filing a Claim: To file a claim for benefit entitlement under this program, please visit the secure member website for the most up-to-date contact information.

*The $1 million insurance policy is underwritten by an AM Best A-rated carrier. Coverage is subject to the conditions and exclusions in the policy.

Identity Restoration

Our full-service Identity Restoration service goes beyond traditional credit report restoration and offers robust case knowledge in non-credit restoration, including payday loans, IRS, and DMV records. In the event of identity theft, you will be appointed a certified identity theft specialist to guide you through the restoration process. Visit the secure member website for the most up-to-date restoration contact information.

Resource Center

The resource center provides you with the knowledge and resources to help protect you from identity theft. Resources include helpful contact information to various government and private entities as well as current news and alerts.

Anti-virus / Anti-spyware Software

Your membership includes best-in-class computer protection software to ensure secure online banking and shopping, online safety for kids, privacy on Wi-Fi networks and more. Download the software from the Computer Protection section of the Carelumina Identity Protection secure member website.

FREQUENTLY ASKED QUESTIONS

What is identity theft?

Identity theft is officially defined as the deliberate assumption of another person's identity. It is a crime where an individual acquires and uses the victim's personal information, such as a Social Security or driver's license number, to take out loans, obtain new credit cards, rent an apartment, purchase a car, run up debt, file for bankruptcy and other criminal activities. Identity theft can not only damage someone's creditworthiness, it can also create unknown criminal records that can result in the identity theft victim being wrongly arrested or denied employment after a routine background check.

How is identity theft different from financial fraud?

The term "financial fraud" covers common credit card, check, and debit card fraud. When a criminal uses your credit cards or debit cards to make a purchase, he or she usually hasn't assumed your identity. Recovering from financial fraud is usually easy, since most creditors don't hold you liable for fraudulent charges. These days, financial fraud is increasingly grouped into the same category as serious identity theft. These crimes alone cost businesses $27.6 billion and cost consumers $5 billion directly in losses every year.

How does an identity thief get my information?

Identity thieves may use a variety of methods to gain access to your personal information:

- **Steal records from an employer, bribe an employee who has access to the records, or hack into an organization's employee database**

- **"Dumpster dive" through your trash at home or work to find bills and credit statements that contain personal information**

- **Fraudulently obtain credit reports by either posing as a perspective landlord or misusing an employer's authorized access to credit reports**

- **Steal credit and debit card account numbers by using a special information storage device in a practice known as "skimming"**

- **Steal wallets and purses containing identification and credit and bank cards**

- **Steal your mail or complete a change of address to redirect your mail so that they will receive your credit card statements or tax information**

- **Use camera phones to take a picture of your credit or personal information while you complete a retail transaction**

- **Steal personal information from your home**

- **Scam information from you by posing as a legitimate business person or government official**

How can I protect myself from identity theft?

By enrolling in Carelumina Identity Protection identity theft protection, you are taking the right steps to protect yourself. There is no absolute way to prevent identity theft, but the best way to minimize your risk is to protect and monitor your personal information with a monitoring service. Early detection of fraud greatly reduces the financial, emotional and legal burden associated with identity theft. Here are some tips to help protect your identity:

- **Protect your Social Security number (SSN)**

- **Don't carry your Social Security card with you**

- **Refuse to provide your Social Security number. Only a few organizations, such as motor vehicle departments, tax departments and welfare departments have the right to require your Social Security number. In addition, employers, banks and other financial institutions that necessitate tax transactions can require your Social Security number, but for all other accounts - ask if they will accept an alternative proof of identification**

- **Don't put your Social Security number on your driver's license - ask for an alternative number to be provided**

- **Don't put your Social Security number on your personal checks**

- **Watch for people who may try to look over your shoulder, eavesdrop or take a picture with a camera phone when exchanging personal information**

- **Shred. Before you throw out any documents that contain any sensitive or personal information such as credit card statements or offers, utility bills or tax documents, make sure you completely shred them**

- **Use a locked mailbox to send and receive all postal mail**

- **Do not respond to suspicious email requests and never send sensitive information, such as your Social Security information, credit card number or User ID/Password information through an email**

- **Never provide information to a telephone solicitor unless you have initiated the call and know it is a legitimate institution**

How can I tell if I am a victim of identity theft?

Contact the Carelumina Identity Protection support team immediately if you notice any of these suspicious activities:

- **Unfamiliar criminal records, court records, address information or bankruptcies**

- **Unexplained charges or withdrawals**

- **Failing to receive bills or other mail. This may signal an address change by the identity thief**

- **Being served court papers or arrest warrants for actions you did not commit**

- **Receiving credit cards for which you did not apply**

- **Being denied credit for no apparent reason**

- **Receiving calls or letters from debt collectors or businesses about merchandise or services you did not purchase**

The better choice for Identity Theft Protection.