

Ladlas Prince IPS BPA Identity Theft Insurance Coverage Summary incorporated from GSA Ebuy Quote ID RFQ1011271-ZYL

Identity Theft Insurance and [SOW] and Identity restoration services for all impacted individuals [SOW 3.2.2.1, 3.3.6.1, 3.3.6.2]

Only Intersections can provide the most robust, most effective, and most unique service available to victims today. By selecting Intersections as your partner – and offering Victim Recovery Assistance – your members will benefit from service that is second-to-none. Virtually every aspect of recovering from identity theft is in the hands of highly trained agents who are fully committed to making a stressful situation and recovery as easy as it can possibly be. Here’s how- if an impacted individual is a victim of identity theft, they are connected to Case Managers who will follow up and proactively track a member’s account activity, and notify the member of the activity. Case managers also contact the creditors, and provide helpful information including the Fraud First Aid Kit, that will assist a victim during the recovery and restoration process.

To assist impacted individuals with identity theft events, members are offered support from a dedicated case manager for 60-days post the initial inbound notification call from the member. At the conclusion of the 60-day period, the case (or event) is closed unless the member has additional suspicious activity that warrants further action from the dedicated case manager. In those situations, the 60-day period will be extended for another 60-days. For lost/stolen events, after obtaining details regarding the lost cards, the specialist will notify the affected creditors and then place an outbound call to the member to advise him/her of the outcome of each creditor notification. Once all calls are completed, if the member has no follow-up requests, the event is considered closed.

Table 11. Intersections offers Identity Theft Insurance up to \$1 Million with no deductible.

Coverage Includes:	Description
Lost Wages	Up to \$1000 per week for a maximum of four weeks as a result of taken off from work to deal with the fraud.
Private Investigator Fees	Used to track down and update records associated with your identity
Reimbursement	For unauthorized electronic fund transfers made from your personal bank and credit card accounts.
Notary & Certified Mailing Costs	For completing and delivering fraud affidavits or similar documents
Loan Application Fees	For re-applying for loans when the original application is rejected solely because the lender received incorrect information due to an identity theft.
Attorney Fees	Incurred (with prior consent) for defending suits brought incorrectly by merchants and their collection agencies, for removing criminal or civil judgments wrongly entered against an Insured Person, and for challenging information in a consumer credit report.

Ladlas Prince IPS BPA Identity Theft Insurance Coverage Summary incorporated from GSA Ebuy Quote ID RFQ1011271-ZYL

If an impacted individual is a victim of identity theft, and they have not previously enrolled, they will call Customer Service Center and as a first step to recovery an agent will enroll them in the service which then enables them to get coverage under the Identity Theft Insurance. (The reason the impacted individual needs to enroll in the service is that is a requirement for us to notify the credit bureaus on their behalf and other financial institutions. As part of the process we have to obtain PII from them.)

They are then connected to a Dedicated Case Manager who will follow up and proactively track a member’s account activity, and notify the member of the activity. Case managers also contact the credit reporting agencies (Equifax®, Experian®, and TransUnion®), creditors, and provide helpful information including the Fraud First Aid Kit, that will assist a victim during the recovery and restoration process.

Table 12. Recovery Specialist Activity and Benefits to Customers

Recovery Specialist Activity	Benefit to Consumer
Obtains a real-time three bureau credit report and reviews in detail with the victim.	Together, the victim and agent identify evidence of potential fraud.
If suspected fraud is found, the impacted companies are notified in writing via postal mail. All companies receive the information needed to begin investigation.	Evidence shows that the sooner one reacts to identity theft, the less damage will be done. By utilizing focused notification language each affected company is made aware of possible issues with their customers.
During the call, assists the customer in placing fraud alerts on victim’s credit files; an important reactive step in preventing further fraud.	This is one less step for the victim to do once the call is completed, and offers peace of mind that the customer is protected.
Fully documents the recovery steps and provides to the victim.	Information is at the victim’s fingertips for any future needs.
Retains all information in the exclusive case management system.	Victims can call back for additional assistance at any time, and their comprehensive records are easily accessible to the same or another agent’s fingertips.
A Dedicated Case Manager is assigned with each new case and acts as the primary point of contact for the customer. The Case Manager monitors the customer’s credit file activity over the next 60-days and contacts the customer whenever activity occurs to confirm the legitimacy of the activity.	Victims have a single point of contact for any issues that arise building a sense of trust in a difficult and often confusing situation.

**Ladlas Prince IPS BPA Identity Theft Insurance Coverage Summary incorporated from
GSA Ebuy Quote ID RFQ1011271-ZYL**

<p>The Dedicated Case Manager also reviews the consumer's personal identification information to see if it matches at the bureaus. The consumer summary letter provided to the customer includes instructions on how to dispute inaccurate personal identification information at the credit bureaus.</p>	<p>This allows the customer to ensure the information is accurate and up to date. If it is not, it offers a simplistic way for the customer to have errors corrected.</p>
---	---

- We have successfully completed more than **130,000** identity fraud cases.
- By using our credit report review process, we have found that 39% of cases referred have at least one additional fraudulent account on the member's credit report that the customer did not know about prior to the credit report review.
- We have consistently achieved a 98% satisfaction rating.

When an impacted individual contacts us and believes he/she may be a victim of identity theft, the first level agent verifies the caller and asks several probing questions to confirm whether or not suspicious activity may have occurred. If yes, the caller is warm transferred to a Victim Recover Service Specialist who will open the case and begin the assistance process with the caller. The VRS agent will also then transfer the customer to AIG when situation warrants escalation to Victim Insurance Services.