

# Capital Risk Advisors

## Privacy and Identity Protection & Restoration

\$12.95/mo (+\$10 one time enrollment fee), or  
\$9.95/mo with any Life Events Legal Plan

### Credit Report

Evaluate your current credit standing with:

- An up-to-date credit report through Experian at no added cost
- A personal credit score calculated by an independent scoring service
- A detailed analysis of your personal credit score

Experts recommend that you review your credit report regularly. The Identity Theft Shield makes it easy.

### Continuous Credit Monitoring

Suspicious activation will be brought to your attention, providing you with early detection.

You'll receive prompt notice if the credit repository is notified by Experian that:

- New accounts have been opened in your name
- Derogatory notations have been added to your credit report
- Public records have been added to your report
- Inquiries have been made against your report
- A change of address has been requested

### Identity Restoration

Identity theft can be devastating, and the process of restoring your name can be overwhelming and costly. You need more than "do it yourself" information if it happens to you.

With the Identity Theft Shield, a trained expert will take the steps to restore your name and credit for you:

- Help reduce your out of pocket expenses and time spent away from work with valuable services from detection to resolution.
- Fraud alert notifications will be sent on your behalf and applicable follow up will be done with affected agencies and institutions, including: credit card companies, financial institutions, all three credit repositories, Social Security Administration, Federal Trade Commission, Department of Motor Vehicles, law enforcement personnel, and the U.S. Postal Service.
- Proactive searches of applicable local and national databases will be made on your behalf to look for information you may not be aware of, including: criminal activity in your name in your county's records and certain federal

watch lists, Department of Motor Vehicle records in your state, unknown addresses affiliated with your name, and banking activity in your name reported as fraudulent

**\* Additional Information & Exclusions**

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Identity Restoration will not apply if the identity theft is the result of a dishonest, criminal, malicious, or fraudulent act you, your spouse, or your child participated in, directed, or had knowledge of. Restoration services will not be provided for a known stolen identity event that occurred prior to enrollment date. You must be an active member to receive restoration services. Services provided do not cover financial losses arising from the identity theft. A signed limited power of attorney must be provided to Kroll when an Identity Theft Restoration case is opened in order for Kroll to work on your behalf and/or provide the Proactive Database Searches listed. A stolen identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a, or any other method of identifying your business activity.