

Europ Assistance USA ID Theft Resolution Services

Gold Service Plan	
Awareness	Upfront Credit Monitoring - The Member will have access to 1 bureau credit monitoring every year he/she is enrolled. The Member shall have unlimited access to his/her credit report and credit score. Only the primary Member shall be eligible for the credit monitoring services. Discounted enrollment rates are available for family members to enroll in credit monitoring.
Information	Education on how Identity Theft occurs and advice on protective measures to take to avoid further occurrences.
	Information Kit - EA will offer to send by postal or email our <i>ID Theft Resolution Kit</i> which explains the many facets of the crime and provides prevention advice and resolution forms.
Resolution	Opt-out Services - EA will assist the Member in opting out of pre-approved credit card offers, direct mailing campaigns, and marketing phone calls through www.optoutprescreen.com .
	Credit Report Review - EA will obtain all pertinent credit information and history with the Member including review of the Member's credit report in "real time" to determine if a fraud or theft has occurred.
	ID Theft Affidavit Assistance - EA will provide the Member with an ID Theft Affidavit and answer any questions with regard to completing the Affidavit. EA will then submit the Affidavit to the proper authorities, credit bureaus, and creditors on the Member's behalf.
	Credit and Charge Card Replacement Assistance
	Contacting Creditors - EA will obtain a list of creditors to be notified from the Member and contact them with separate itemized fraudulent account statements for each fraudulent occurrence.
	Inform Police/Legal Authorities - EA will assist the Member in reporting the fraudulent activity to the local authorities and forward a report of the said fraudulent activity to the Member's creditors.
	Fraud Department Notification - EA will assist the Member in notifying the fraud department of the Member's creditors.
	3 Credit Bureau Notification - EA will notify all three major credit-reporting agencies to obtain a free credit report for the Member and place an alert on the Member's records with the agencies, and obtain a list of additional creditors from them.
	Credit Freeze - EA will, at the request of the Member, place a credit freeze on the Member's credit records.
	Medical Identity Theft Assistance - EA will provide the Member with Medical ID Theft Assistance. This assistance includes help with fraudulent medical claims placed in the Covered Member's name and medical care that was received fraudulently by another individual in the Covered Member's name.
	Submit Forms to Creditors - EA will Submit the Affidavit to the Member's creditors, requesting cancellation of card(s) and an issuance of a new one(s).
	Replacement of Identification - EA will assist the Member in notifying the appropriate bank or agency to replace stolen or missing items such as an ATM card, driver's license, Social Security Card, or passport.
	ID Theft Protective Measures Assistance - EA will help with filing or submitting paperwork for special ID Theft Protective measures, specific to his or her state of residence.
	Translation Services - EA will translate when necessary such as when the Member is overseas and needs help communicating with the local police in order to file a report of an Identity Theft incident.
	Emergency Cash Advance - EA will provide emergency cash advance (up to \$500) when theft occurs 100 miles or more away from primary place of residence. Such cash advance shall be secured by a valid credit card.
	Legal Document Review - If requested, EA will contact on the Member's behalf or refer the Member to a qualified EA approved service provider for legal document review and legal advice on identity theft issues
	Psychological Counseling - EA will provide telephone access 24/7 to psychological counselors to help the Member alleviate the stress and anxiety caused by Identity Theft.
	Creditor Follow Up - EA will follow up with creditors to ensure that the matter has been properly handled.
	Status Update - On a weekly basis, until the problem is resolved, EA will contact the Member with an updated status report.
	Insurance