



# Fraud Resolution & Prevention Services

### √ Unlimited Toll-Free Access (24/7)

Whether you have questions about fraud or indeed become a victim, contact us toll-free at 1-877-404-3372. Our professional staff remains available to address your specific needs with immediate feedback and action.

#### ✓ <u>Dedicated Case Specialist(s)</u>

Each victim is provided one primary and one secondary (backup) specialist that will work on your fraud crisis, from beginning-to-end, from simple-to-complex. (Disclaimer: Not all ID Theft cases can or will ultimately result in timely or complete resolution)

## ✓ Case File Creation

Every identity theft case is unique, just like your identity. We create a specific resolution case file and road map to address your crisis.

## ✓ Case File Monitoring

As resolution efforts get underway, you may monitor your case and progress via our secure Members Section for greater oversight, control, and piece of mind.

# ✓ <u>Limited Power of Attorney (Optional)</u>

You may sign a Limited Power of Attorney that grants us limited authority to resolve your identity crisis on your behalf. More direct resolution can save additional time and money.

#### √ Victim Statements

Specific details relating to your identity theft are compiled and seamlessly integrated into resolution efforts and communicated to pertinent organizations.

### ✓ Elite Action to Stop Fraud

Specialists help to stop fraud by immediately identifying and contacting creditors, credit bureaus, financial institutions, government agencies, and related third parties to signal your victim status, prevent new fraudulent accounts from being opened, close affected accounts, and to help open new legitimate replacement accounts.

## ✓ Verbal and Written Credit Bureau Fraud Alerts

Specialists provide assistance in establishing fraud alerts with the three major credit bureaus, both short-term verbal alerts and longer-term alerts supported via written documentation.

## ✓ Triple-Bureau Credit Report & Evaluation

Assistance with obtaining and evaluating credit reports from each of the three main credit-reporting agencies (Equifax, Experian, and TransUnion) that may be accessed in real-time and evaluated for inaccuracies and fraudulent information.

### ✓ <u>Credit Report Monitoring</u> (Internet access and valid email may be required)

Assistance with activating a credit-monitoring tool that will allow you to detect and respond to material changes to your credit file. When material changes are fraudulent, staff helps to reverse and clear the inaccurate information.

#### √ Fraud Affidavit

Victims of fraud are usually required to document and attest to their victim status prior to any third party investigation and resolution. We incorporate essential relevant details and facts into affidavits for tailored communication to each affected creditor or institution.

# ✓ Supplemental Police Report

Because law enforcement is often burdened with a lack of time and resources (with financial crimes law enforcement experience) we prepare our proprietary supplemental police report to save time and ensure your police report contains the relevant details needed for effective resolution.

# ✓ Identity Fraud Expense Coverage Claim Support

We work on your behalf to ensure the prompt payment of valid claims.

# ✓ Case Follow-Up – Two Year

Follow-up helps to ensure resolution is complete, yet it may uncover recurring fraud that strikes again. Follow up services are only applicable while you maintain an active CIG policy.

#### ✓ Education, Newsletters and more...

The Internet website provides education, privacy and identity related newsletters, and helpful information that will help you discounts on identity theft prevention tools. You may also receive *Elite ID Alerts* that provide periodic emails relating to fraud scams and news that are important for on-going prevention and awareness.