



IDENTITY THEFT FACTS¹

- + **13.1 million** identity theft victims annually.
- + **\$15 billion** consumer total fraud losses.
- + **1 in 5 data breach victims** experience fraud.

ABOUT CYBERSCOUT

Protecting more than 17.5 million households across the country, CyberScout is a leader in identity management and identity theft remediation and resolution services to businesses and consumers on behalf of its 600 client institutions, as well as in comprehensive data breach preparedness (including incidence response plans), compliance, and notification and remediation services that are currently found in more than 600,000 businesses.

¹ "2016 Identity Fraud: Fraud Hits an Inflection Point," Javelin Strategy & Research.

LifeStages[™]

Identity Management Services

FREQUENTLY ASKED QUESTIONS

What is identity theft?

Identity theft is a fast-growing crime that claims a new victim every two seconds. It is defined as the misuse of another individual's sensitive information to fraudulently open credit accounts, use existing credit and banking assets, and even seek medical treatment. Sensitive data includes personally identifiable information (PII), such as Social Security numbers and financial account numbers, as well as protected health information (PHI). PII and PHI can be exposed in many ways—intentionally and unintentionally—including through human error, data theft, and hacking attacks on computing devices.

How do LifeStages Identity Management Services protect you?

From getting married and buying a home to raising children to retiring, practically every key moment in your life opens up new exposure points and opportunities for identity thieves and fraudsters. LifeStages provides the industry's most comprehensive portfolio of services and solutions that are designed to protect you from identity theft in every phase of your life. You can have peace of mind knowing you and your immediate family will have unlimited access to identity management when you're most vulnerable. LifeStages provides:

- Educational resources for learning how to minimize risks
- Proactive guidance to help protect against identity theft
- Full identity theft recovery assistance
- Risk reduction and resolution for all types of identity theft: medical, tax and child

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CYBERSCOUT[™]

- Document and identification replacement, whether they were stolen or lost in a natural disaster
- Protection for every family member who lives in your household and is 26 years or younger
- Unlimited 24/7 access to dedicated fraud specialists with a 99% customer satisfaction rate

What does LifeStages include?

LifeStages is a comprehensive identity management service that protects you as your life circumstances change. In addition to Document Replacement Support, current services include:

- + Proactive Services
 - Travel Risk
 - External Breach Support
 - System Protection Support
 - Email Identity Support
 - Phish Assist
 - And more
- + Fraud Services
 - Financial Identity Theft
 - Tax Identity Theft
 - Utility Identity Theft
 - Payday Loan Identity Theft
 - Government Benefits Identity Theft
 - And more

How much do these services cost?

If you are an eligible policyholder, there is no cost for using LifeStages. You can contact CyberScout fraud specialists anytime for unlimited identity theft support, including proactive measures to protect against identity theft when you're most at risk, education, and recovery assistance for yourself or others in your household.

Is this an insurance product and do you need to file a claim to use the services?

No, absolutely not. These services are NOT an insurance product, therefore access to a fraud specialist does not require filing a claim.

Do you have to sign a power of attorney to get remediation services?

No, you will be assisted by a fraud specialist.

When should you call for fraud assistance?

If you suspect identity theft or wish to proactively protect your good name, call CyberScout's Resolution Center Support Team. Some examples of activity that should raise the red flag:

- Someone may have opened a credit card in your name.
- Your insurer sent you an Explanation of Benefits for treatments you never received.
- You're getting ready to go overseas for military service.
- Your house was recently broken into and you can't find your Social Security card and other personal documentation.
- Your car was stolen and your wallet was in it and contained personal information.
- You haven't received your W-2.
- You tried to file your tax return but someone already filed in your name.
- A major retail store contacted you to let you know that your personal information was involved in a breach.

How do you contact a fraud specialist?

They simply call their local Nodak Insurance Company agent. As soon as your eligibility is verified, you'll be connected to an experienced fraud specialist, who will provide unlimited assistance until their problem is resolved.