

# product features: Multiproduct

## Comprehensive monitoring and alerts

Allstate Identity Protection's monitoring system analyzes and detects highrisk activity and sends alerts at the earliest sign of fraud. That's how we help members minimize risk, damage, and stress with prevention and rapid restoration.

#### Dark web monitoring

We go beyond simply scanning for your information online. We utilize bots and human intelligence operatives together to scour closed hacker forums for members' compromised credentials as well as personal information. We alert members whenever compromised data is found, including:

- · Social Security numbers
- · Email addresses
- · Usernames and passwords
- · Credit and debit card numbers
- Government and medical ID numbers
- IP addresses
- · Gamer credentials

#### **Financial transaction monitoring**

Members can set alerts to trigger from sources including bank accounts, credit and debit cards, account thresholds, 401(k)s, and other investment accounts to help take control of their finances.

#### **High-risk transaction monitoring**

Even non-credit-based activity can indicate fraud, so we send alerts for transactions like wire transfers and electronic document signatures matching member information.

## **Credit monitoring and alerts**

Members can set alerts for transactions like new credit inquiries, accounts placed in collections, newly opened accounts, and bankruptcy filings plus monitor reporting for one bureau credit with Pro or tri-bureau with Pro+.

#### **Credit assistance**

Should a member's credit monitoring trigger an alert, our in-house team of experts will help freeze files with all major credit bureaus.

#### IP address monitoring

We scan for malicious use of members' IP addresses that could contribute to building a profile to assist in identity theft.

#### Social media account takeover monitoring

Members can add social media accounts for themselves and family members to be notified of suspicious activity that may indicate hacking or an account takeover.



#### **Identity Health Status**

Our unique tool gives members a snapshot of their identity health and risk level. We provide monthly status updates using an enhanced algorithm with deep analytics to spot fraud trends and alert members before damage occurs.

#### **Allstate Security Pro®**

We help keep members one step ahead of bad actors by providing real-time, personalized content about heightened security risks that may affect them. Our alerts leverage internal data to identify emerging threats, how members may be affected, and what steps they can take to better protect themselves.

#### **Identity restoration tracker**

The Allstate Identity Protection identity restoration tracker makes it easy for members to see their case status.

### \$1 million identity expense reimbursement<sup>†</sup>

#### **Allstate Identity Protection Pro**

Pro members who fall victim to identity fraud will be reimbursed up to \$1M for stolen funds as well as many out-of-pocket costs related to resolving their case, including:

- · Stolen funds from:
  - SBA loans
  - Unemployment benefits
  - Stolen tax return refunds
- Up to \$50k for HSA, 401(k), 403(b), and other investment accounts

#### Lost wallet protection

Members can store critical information in the secure Allstate Identity Protection portal to retrieve in the event of losing credit cards, personal credentials, or documents. We help members access this information and replace it, if needed.

#### **Solicitation reduction**

We make it easy for members to opt in or out of the National Do Not Call Registry, credit solicitations, and junk mail reduction.

## Unemployment fraud center with dedicated support

We provide a resource center for members to quickly and easily resolve their unemployment fraud claims to save time and stress. Our dedicated specialists are available 24/7 to help victims through the process of resolving their case.

#### **Elder Fraud Center**

Safeguard senior family members with our helpful resource hub built specifically for seniors, caretakers, and family members to easily understand and protect against scams and threats. Our Identity Specialists are trained to provide customized care for older family members to identify and resolve scams as well as create a proactive protection plan together.

#### Best-in-class customer care

Should fraud or identity theft occur, our in-house experts are available to help members fully restore compromised identities — even if the theft or fraud occurred prior to enrollment.

#### **US-based customer support**

Our support center is US-based and located in our corporate headquarters, where our customer care team is always available to help answer questions and resolve identity theft or fraud.

#### **Full-service identity restoration**

Our restoration specialist team is highly trained and certified to handle every type of identity fraud case. We fully manage restoration cases, leaving members to live their lives and save them time, money, and stress.

#### Mobile app

The Allstate Identity Protection app makes accessing the member services portal easy anywhere. Available on iOS and Android.

#### **Help Center**

The Allstate Identity Protection web portal and mobile app include an interactive help center for members to quickly get answers, clear definitions, easy-to-follow instructions, and proactive guides to help protect themselves.

## **Build on basic protection with Pro+**

The Allstate Identity Pro+ plan includes everything our Pro plan has, with enhanced and additional features including:

## Family digital safety tools with Bark

Our suite of family digital safety tools help parents set healthy limits around how and when kids use their devices, filter undesirable content, and see where kids' devices are.

- Tools include:
  - Web filtering
  - Screen time management
  - Location tracking

#### Allstate Digital Footprint®

Only available from Allstate Identity Protection, the Allstate Digital Footprint shows members where their personal information lives online so they can better protect it. Members can track where their personal information is stored, spot possible vulnerabilities, and take action before they're compromised.

#### Stolen wallet emergency cash<sup>†</sup>

In the event that a member's wallet is stolen, we'll reimburse up to \$500 for cash lost.

#### **Sex offender notifications**

We monitor registries and can notify members if an offender is registered nearby in their area.

#### Whole family protection and monitoring<sup>∆</sup>

We have the broadest definition of family in our industry, and we cover family members in members' households as well as anyone financially dependent. If they're "under your roof" or "under your wallet," they're covered. Members can add older parents, grandparents, even in-laws age 65+ regardless of whether they live with or depend financially on them.

#### \$1 million identity theft reimbursement<sup>†</sup>

Allstate Identity Protection Pro+

Pro+ members who fall victim to identity fraud will be reimbursed up to \$1M for stolen funds, including financial accounts, as well as many out-of-pocket costs related to resolving their case, including:

- · Expenses incurred resolving:
  - Home title fraud
  - Professional fraud
- · Stolen funds from:
  - HSA, 401(k), 403(b), and other investment accounts
  - SBA loans
  - Unemployment benefits
  - Stolen tax return refunds

#### Robocall blocker<sup>‡</sup>

Our Robocall blocker can help intercept scam and telemarketing calls and texts to require them to identify themselves before you even pick up.

#### Ad blocker<sup>‡</sup>

Members can set automated blocking for unwanted advertisements, online data trackers, and even safelist websites they trust.

## Plans and pricing

Allstate Identity Protection Pro+

Allstate Identity Protection Pro

† Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for information purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

‡ Some features require additional activation. For family plans, activation of features such as robocall blocker (up to 10 phone numbers), ad blocker, cybersecurity (up to 10 devices) and family digital safety features can be done only through the primary subscriber's account. Privacy management features cover up to five email addresses.

 $\Delta$  Only available with a family plan

Products and features are subject to change. Certain features require additional activation and may have additional terms.

Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.