Identity Theft Recovery Services:
Helping Reclaim Your Life

The Identity Theft Crisis
Identity Theft is the fastest growing crime in the United States. The statistics are staggering and getting worse. So far this year over 55 million people have had their identities stolen or made public, due to a corporate data breach, costing individuals and businesses billions of dollars*

One out of every 14 adults...
...has fallen victim to identity theft*. It typically takes an individual over 500 hours and more than $3,000 to restore their identity, credit standing and good name. According to the U.S. Federal Trade Commission, First Data, and the Consumer Sentinel, over 41% of identity theft victims are still dealing with the crime more than two years after discovering it.

What can you do?
To protect you and your family from this devastating loss of time, money and security, Reliance Standard and your employer have provided you with a full service ID Recovery Program that will perform the recovery process for you should you or a member of your family fall victim to ID Theft.

ID Theft Recovery Services
Should you or anyone in your family fall victim to Identity Theft an “ID Recovery Kit™” is sent overnight, with all the necessary forms completely filled out and ready for signatures. You need only to follow the enclosed instructions, notarize the forms and obtain a police report.

Once received, National ID Recovery, LLC (NIIDR) performs 100% of the recovery process for you. In the majority of cases their representatives can reduce the ID Recovery process down to hours, rather than six to nine months, or more, it will take to try to do this on your own.

One call is all it takes: Call toll-free: 888-345-7912 to speak to a Recovery Specialist.

*2008, NIDR
What can you expect when you call?

**Phase I: Call and Pre-screening**

NIDR will

- Consult with you and perform crisis management if needed
- Identify the identity fraud types, and ascertain nature of fraud
- Explain fraud victims’ rights and educate you on the recovery process
- Input all necessary information into NIDR’s proprietary Kaizen Software
- Print your personalized “ID Recovery Kit™” which includes all necessary documents based on residence, types of identity theft and number of identity thefts. The “ID Recovery Kit™” also includes Limited Power of Attorney (LPOA) that allows NIDR to act on your behalf. All documents are completely filled out and ready for your notarized signature

The “ID Recovery Kit™” is sent overnight to you via secured service.

NIDR will initiate fraud alerts with all three credit bureaus, as well as with all creditors, companies, and agencies involved.

**Phase II: ID Recovery Kit™**

When you receive your “ID Recovery Kit™,” follow the detailed instructions to get the Limited Power of Attorney (LPOA) and other labeled documents notarized.

You must complete a police report in person.

Then return to NIDR the listed / completed documents including the executed “LPOA” via the included return overnight envelope, with copies of supporting documents identified by the victim’s paralegal advocate.

**Phase III: Getting the word out**

NIDR will create and transmit all necessary electronic and hard copy fraud alerts, which may include transmissions:

- To all three credit bureaus
- To Social Security Administration (SSA)
- To Federal Trade Commission (FTC)
- To US Postal Service (USPS)
- To state of residence Attorney General’s Office
- To state Department of Motor Vehicles
- To Federal Passport Offices

NIDR will also research your credit history and verify if fraud occurrence includes items such as:

- Public Records — liens, judgments, bankruptcies, outstanding warrants
- Credit Accounts — New and/or Derogatory
- Addresses
- Prior Employment

**Phase IV: Resolution & Follow Up**

Following notification of all appropriate parties, NIDR will:

- Trace your name/Social Security Number
- Provide monthly National Database screenings
- Check National Databases for potential fraudulent use of your name and/or Social Security Number
- Identify name and address variations utilized in possible Identity Theft/Fraud
- Notify and work with Department of Motor Vehicles
- Notify and work with creditors who have extended credit due to misuse of your identifying information
- Notify and work with collection agencies of those creditors
- Notify and work with law enforcement officials
- Recommend licensed attorneys where appropriate
- Work with all three bureaus to restore credit accuracy

**Phase V: Successful Outcome**

In all cases, NIDR works to:

- Resolve all Identity Frauds
- Continue restoration until complete
- Keep you informed throughout the process
Terms & Conditions of Service

Section 1: Terms
A. “Covered Member” is defined as any person age 18 or older who has been enrolled in the National ID Recovery Service, and includes spouse or domestic partner; children under the age of 21 who live with the Covered Member; and children under the age of 25 who are full-time students. The term “domestic partner” is defined as any person living in domestic partnership with a Covered Member not related by blood or marriage, regardless of sex, who are of legal adult age in their state of residence. The term “covered household” is defined as a “Covered Member” who enrolled in the National ID Recovery Service and all legal dependents of the enrolled member (IRS dependency requirements are utilized to determine dependency) either residing at the Covered Members residence or attending college at a different address.

“ID Recovery Kit™” means the document set needed to assist in the recovery of the Covered Member’s Identity from the specified ID theft(s), including ensuring that all damage caused by the Identity Theft has been satisfactorily remediated. The ID Recovery Kit contains, but is not limited to; a Cover Letter, Special Power of Attorney, ID Theft Affidavits, Form Letters, Forgery Affidavits, complete step by step instructions and any other specific documents needed per ID theft type, number of ID thefts and ID theft location. The ID Recovery Kit is generated and personalized by NIDR’s proprietary, patent pending Kaizen Software System.

Section 2: NIDR Services
A. Covered members will have unlimited toll free access to the multilingual National ID Recovery (“NIDR”) ID Recovery Assistance Center located in Norcross, GA, between the hours of 8:00am and 9:00pm ET Monday through Friday.

Section 3: Limitations & Exclusions
A. Coverage begins on the Effective Date of the associated Reliance Standard contract. All eligible employees, as defined by the policy, are covered.

B. Any identity thefts or incidents discovered by the Covered Member prior to service effective date are not eligible for service. Pre-existing Identity Theft may require the Covered Member to utilize NIDR’s Emergency Recovery Service.

C. The services of NIDR are available in the United States and its territories only. NIDR reserves the right to add additional countries and/or territories at NIDR’s own discretion.

D. NIDR cannot be held responsible for failure to provide or for delay in providing services when such failure or delay is caused by conditions beyond its control.

E. NIDR guarantees its ID Recovery Services. However, NIDR cannot guarantee the actual outcome of the recovery process. NIDR reserves the right to refer Covered Member to a local attorney from its national network of preferred attorneys if the severity of the identity theft dictates.

F. NIDR’s ID Recovery Services will not apply if the identity theft is the result of a dishonest, criminal, malicious, or fraudulent act by the Covered Member, their spouse, or their child if the Covered Member refuses to file a police report.

G. NIDR’s ID Recovery Services do not cover financial losses of any kind arising from the identity theft.

IDENTITY THEFT RECOVERY SERVICES ARE PROVIDED BY NATIONAL ID RECOVERY, LLC. (“NIDR”). NIDR IS NOT AFFILIATED WITH RELIANCE STANDARD LIFE INSURANCE COMPANY (“RSL”). THE IDENTITY THEFT RECOVERY SERVICES PROVIDED BY NIDR ARE NOT PART OF THE RSL INSURANCE POLICY, AND RSL IS NOT RESPONSIBLE FOR ANY ACTS OR OMISSIONS OF NIDR IN CONNECTION WITH OR ARISING UNDER THE IDENTITY THEFT RECOVERY SERVICES.

Reliance Standard Life Insurance Company
www.reliancestandard.com

Identity Theft Recovery Services
Call Toll Free: 888-345-7912