It's your life.

Worry less, live more with IDShield.

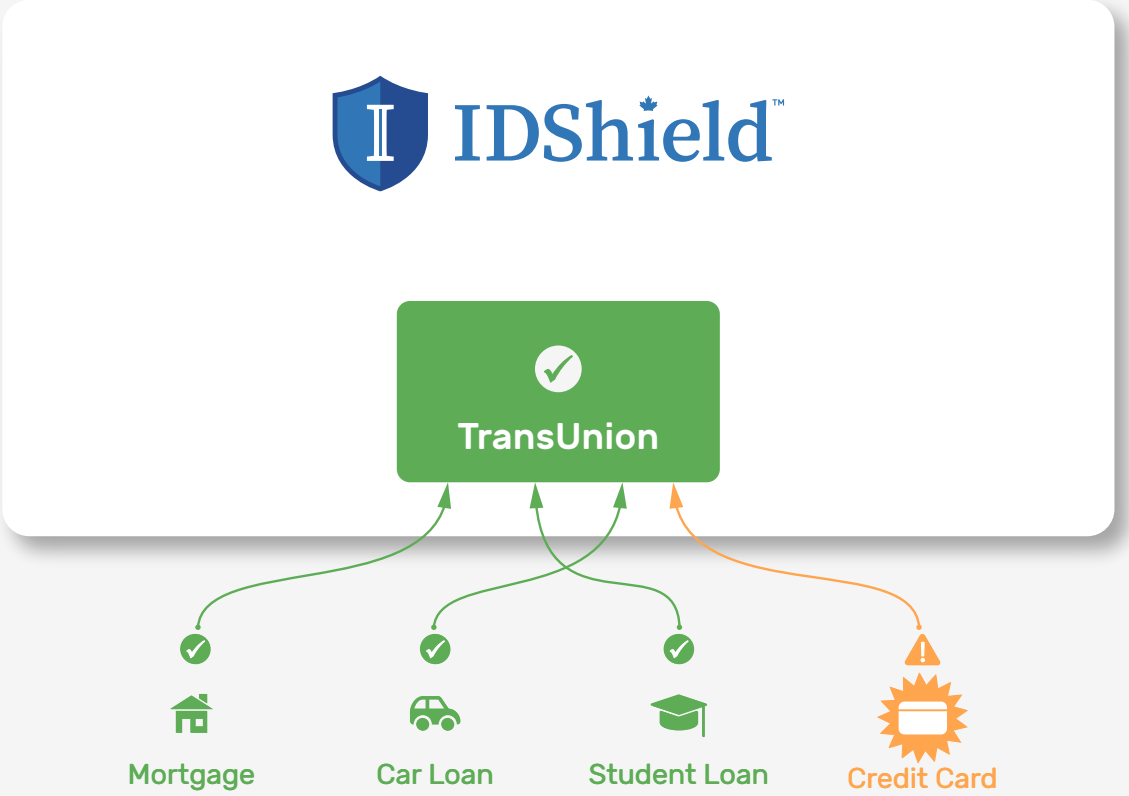
IDShield is the most comprehensive identity protection and restoration product available.

Available in all provinces and territories.

Now with credit monitoring!

Who's pulling *your* data?

Credit monitoring from IDShield gives a complete picture.



Lenders, creditors and many businesses check your financial data and submit their findings to your credit report. Errors on your report could lead to higher payments for products such as loans, car insurance, other debts and problems with mortgage applications.

IDShield monitors your credit report and triggers an alert when your Personally Identifiable Information (PII) appears on a credit check – giving you a chance to review potentially fraudulent activity. By watching your TransUnion report, we provide you with a view of your valuable credit standing.

Full-service monitoring with instant alerts – thats the power of credit monitoring with IDShield!

Who is Covered:

Individual Plan: The member only.

Family Plan: Covers the primary member and their spouse/partner. Additionally, provides consultation and restoration benefits to 10 dependant children up to the age of 26 who permanently live in the same residence as the named member or are a full-time student.

Features & Benefits

Continuous Credit Monitoring

As the primary member, we monitor your identity from every angle, not just your Social Insurance Number, credit cards and bank accounts. We check to see if the details connected to your identity are safe. If any change in your status occurs, you'll receive an alert on your member dashboard and via email.

Dark Web Monitoring

Millions of records are for sale on the dark web, so real-time monitoring is vital. IDShield performs extensive scans of online sources, looking for the PII of the primary member. We'll send you an alert if your personal data is exposed.

Unlimited Service Guarantee

We don't give up until your identity is restored.

We're confident in our ability to help protect your identity, but no one can prevent all identity theft. If you become a victim of identity theft, our Identity Theft Specialists will do whatever it takes for as long as it takes to help recover and restore your identity to its pre-theft status.

Consultation and Restoration

You don't need to have an issue to consult with one of our Identity Theft Specialists. They are available to advise you on best practices to help keep your identity safe. And, if an identity theft event does happen, our specialists are there to help restore your identity.

Credit Reports and Monitoring

NEW! Credit Reports

You will receive your TransUnion credit report upon authentication of your credit profile. Your initial credit score will be delivered with the report. Canadian credit reports utilize Credit Vision scoring models.

NEW! Credit Monitoring

We monitor your TransUnion credit report daily. You will receive an alert if a change occurs or an inquiry is made.

NEW! Monthly Credit Score Tracker

The credit score tracker allows you to watch your TransUnion credit score on a monthly basis with a graphical map that shows a 12-month historic view* of your credit trends from the past year – starting at the time of enrollment.

*Complete 12-month historic view available following the first 12 months of membership.

Your TransUnion credit report is monitored for:

- New Accounts
- New Address
- New Inquiry
- Account Included in Bankruptcy
- Delinquent Account
- New Public Record
- New Employment

Additional Monitoring

Personal Internet Monitoring

IDShield monitors the surface, deep and dark web as well as underground forums and file sharing sources – in search of your PII. When an exact match of your monitored information is found, you will receive an email alert.

Comprehensive Dark Web Monitoring

We scan global black-market websites, Internet Relay Chat (IRC) channels, peer-to-peer sharing networks and more for matches of your PII.

We monitor the following information:

- Name
- Date of Birth
- Social Insurance Number
- Address
- Driver's Licence
- Credit/Debit Cards
- Bank Account Numbers
- Passport Number
- Phone Numbers
- Email Addresses
- Medical ID Number

NEW! Data Sweep

Provides an early warning system by scanning public directories on the internet for your PII, including your mailing address, phone numbers and email addresses. You will receive an alert on your member dashboard and via email should your information be discovered.

NEW! Wallet Lock

Offers secure storage of items in your wallet, such as credit card and driver's licence numbers, in case your wallet becomes lost or stolen.

NEW! Email Breach Search

IDShield will perform a real-time search of breach websites to determine if your email address has been compromised in a data breach.

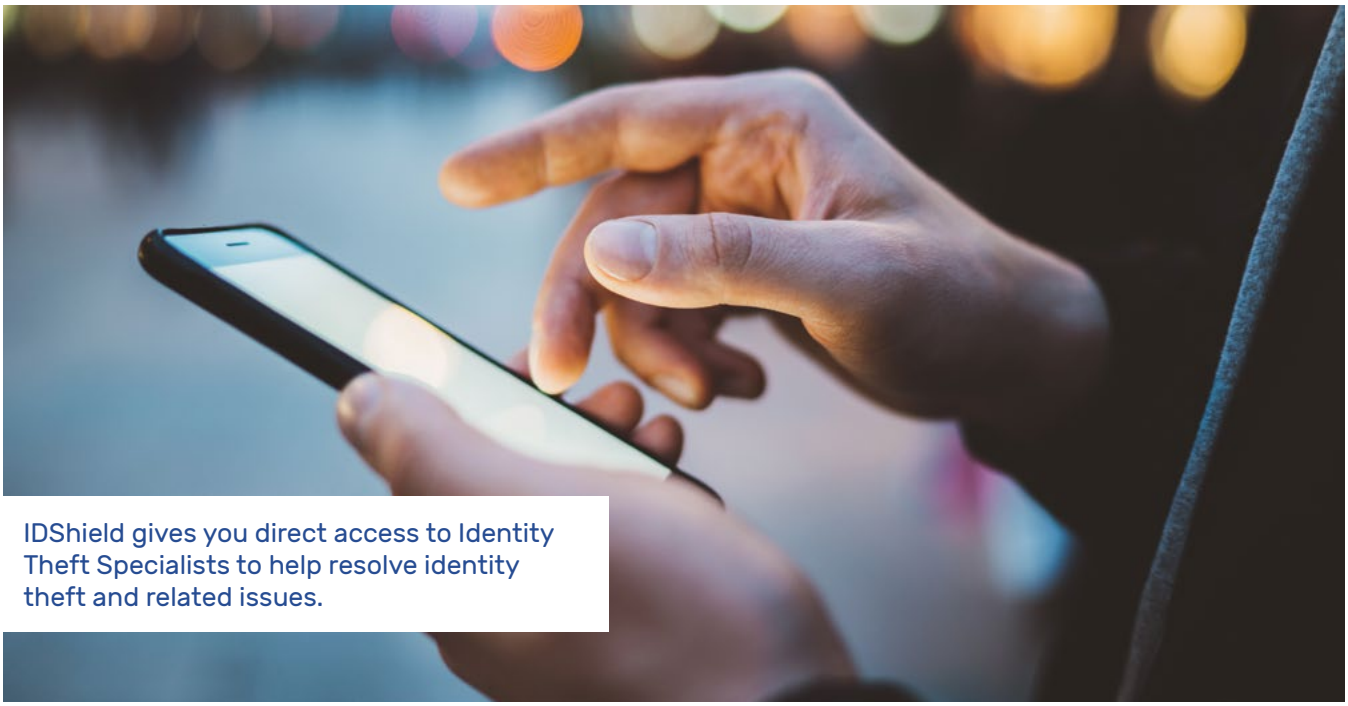
Identity Consultation Services

IDShield Members are eligible to receive the following consultation services:

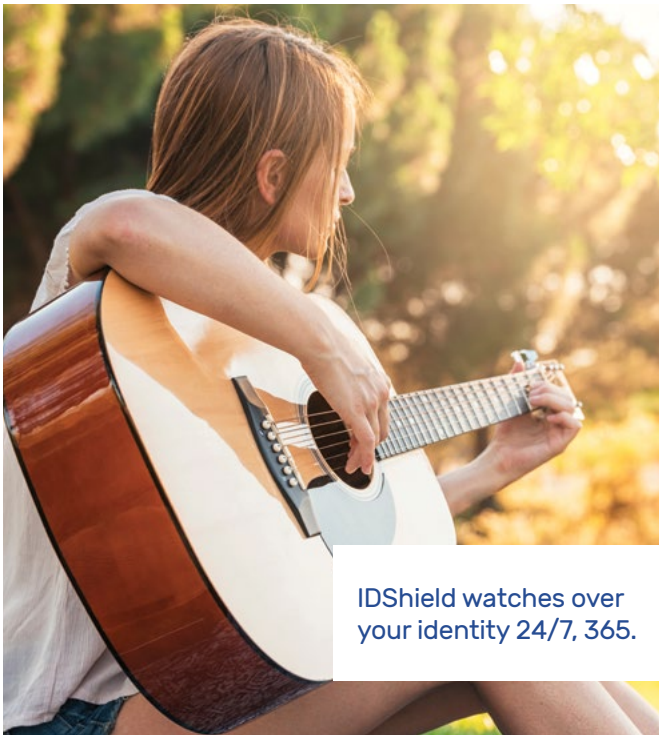
- Assistance with ordering an initial Canadian credit report
- Access to Identity Theft Specialists who will address credit inquiries, disputes and concerns regarding any consumer credit report received.
- Access to Identity Theft Specialists for questions regarding identity theft issues.
- Consultation on consumer rights and current legislation.
- Education on best practices to proactively reduce exposure to identity theft.
- Consultation on best practices for the use and protection of a consumer's Personally Identifiable Information.

Identity Theft Specialists are further available to:

- Discuss the latest information on current trends related to identity theft and fraud issues.
- Disclose best practices for financial transactions.
- Consult on best practices for consumer privacy.
- Discuss tactics and best practices while shopping and communicating online.
- Provide best practices and consultation regarding email scams and social media use.
- Consult on common scams and schemes.
- Provide lost/stolen wallet assistance.
- Review data exposure/data breach safeguards.
- Consult and educate on criminal and medical identity theft.
- Consult on issues related to deceased and minor identity theft.



IDShield gives you direct access to Identity Theft Specialists to help resolve identity theft and related issues.



Identity Restoration

If identity theft does occur, you'll receive full-service restoration benefits from our Identity Theft Specialists who are trained to:

- Assist in organizing details of issues.
- Explain fraud victims' rights.
- Assist in identifying nature of the fraud.
- Educate you on process and responsibilities.
- Assist in the gathering and completion of necessary paperwork, including police reports.
- Send you a fraud restoration packet that includes a limited power of attorney.
- Assist in placing and/or providing a list of contact phone numbers for immediate fraud alerts.
- Aid in ordering credit bureau reports.
- Assist with any questions you may have as you work through the identity theft restoration process together.

Credit Report Consultation

After you have obtained a credit report disclosure following an identity theft event, our Identity Theft Specialists will:

- Assist in reading, analyzing and understanding your credit report.
- Help place fraud alerts to additional credit bureaus.
- Assist with notifying and working with credit bureaus to restore credit to pre-theft status.
- Review credit history and verify if fraud includes information such as addresses, prior employment details, new and/or derogatory credit accounts, or public records such as liens, judgments and bankruptcies.

Full-Service Restoration

If you return an executed Limited Power of Attorney (LPOA), fraud alert notifications will be sent on your behalf to the appropriate credit bureaus and financial institutions.

With a completed LPOA, IDShield Identity Theft Specialists will also work on your behalf to help correct identity theft issues you have with affected agencies and institutions, including:
Credit card companies

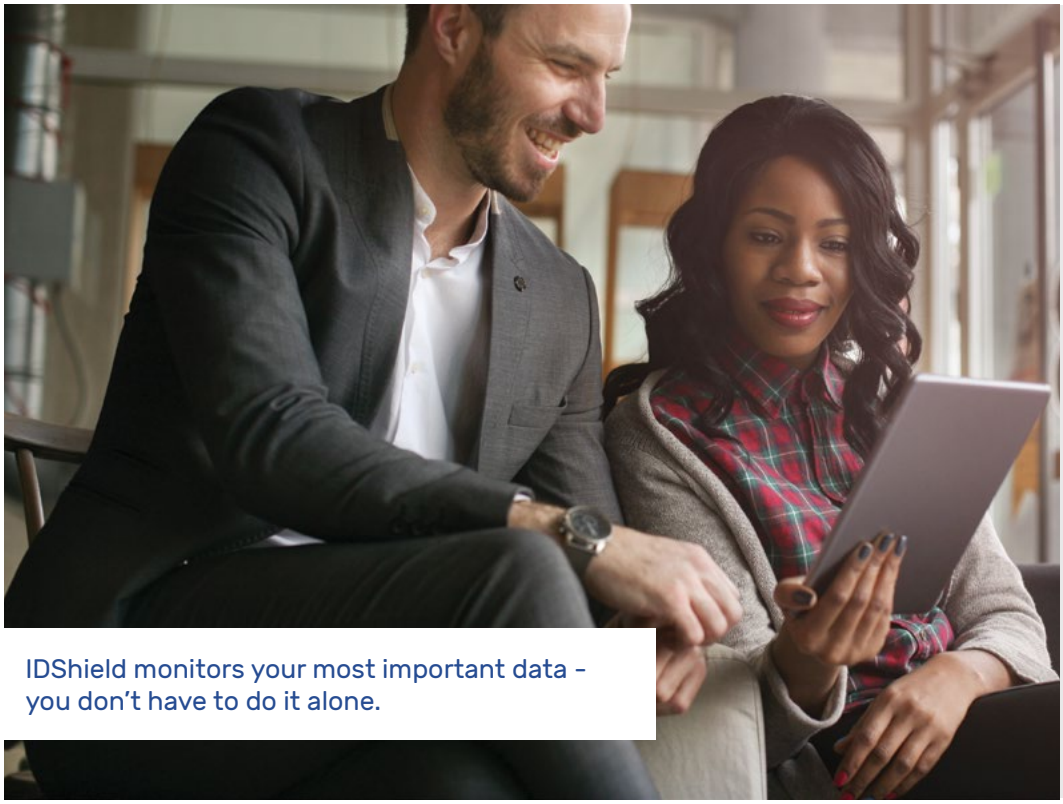
- Financial institutions
- Credit repositories
- Reporting Economic Crime Online (RECOL)
- Internet Fraud Complaint Centers (IFCC)
- Passport Canada
- Law enforcement personnel and other organizations that may maintain information about you

And where warranted by the identity theft situation, our specialists will:

- Confirm creditor contact information.
- Contact creditors and collection agencies to close all open fraud accounts.
- Place fraud alerts with credit bureaus.
- Notify and work with collection agencies when necessary.
- Notify and work with law enforcement personnel when necessary.
- Offer any additional assistance Identity Theft Specialists could reasonably provide based on your specific issues.

IDShield Plan Features Come with an Unlimited Service Guarantee.

Feature	Old IDShield Plan	New IDShield Plan
Continuous Credit Monitoring		✓
Unlimited Service Guarantee		✓
TransUnion Credit Report		✓
Monthly Credit Score Tracker		✓
Data Sweep		✓
Wallet Lock		✓
Email Breach Search		✓
Identity Consultation	✓	✓
Full-Service Restoration	✓	✓
Identity Theft Specialists	✓	✓
Credit Report Consultation	✓	✓
Personal Internet Monitoring	✓	✓
Dark Web Monitoring	✓	✓
Fraud Restoration Packet	✓	✓
Identity Protection Tips	✓	✓



IDShield monitors your most important data - you don't have to do it alone.

Track your alerts and have on-the-go access with the IDShield mobile app.

For More Information, Contact Your Independent Associate

Solution Benefits Inc., Doug Roberts
www.SBIWorkplace.com
info@sbiworkplace.com
630-254-2884

IDShield is a product of PPL Legal Care of Canada Corp d/b/a LegalShield ("LegalShield") and provides access to identity theft protection and restoration services. This is a general overview of identity theft protection and restoration coverage. For complete terms, coverage, conditions and limitations, please see www.idshield.com/ca. IDShield plans are available at individual or family rates. A family rate covers the named member and the named member's spouse. It also provides consultation and restoration services for up to 10 dependant children under the age of 26 of the named member or named member's spouse, who permanently live in the same residence as the named member or are a full-time student.