



Bronze Membership – Benefits Description

Identity Theft Resolution - Assistance Benefits

I.D.TheftWise (ITA) treats each “Identify Theft” as an emergency, and subject to the limitations set forth in the Agreement, performs, for the Covered Member duly enrolled in the “Bronze Program”, any or all of the following steps necessary to attempt to undo or prevent further damage:

- 1) Obtain all pertinent credit information and history from the Covered Member on the phone to determine if a fraud or theft has occurred.
- 2) Educate the Covered Member on how Identity Theft occurs and inform him or her of protective measures to take to avoid further occurrences.
- 3) Provide the Covered Member with a helpful *ID Theft Resolution Kit*.
- 4) Provide the Covered Member with a uniform ID Theft Affidavit (“Affidavit”), and answer any question with regard to completing the Affidavit. It is the Covered Member’s responsibility to submit the Affidavit to the proper authorities, credit bureaus, and creditors.
- 5) Assist the Covered Member with credit and charge card replacement.
- 6) Assist the Covered Member with notification of all three major credit-reporting agencies to obtain a free credit report for the Covered Member and to place an alert on the Covered Member’s records with the agencies.
- 7) Translate whenever necessary, such as when caller is overseas and needs help communicating with the local police in order to file a report of an Identity Theft incident.
- 8) Provide emergency cash advance (up to \$500) when the theft occurs 100 miles or more from primary place of residence. Such cash advance shall be secured by a valid credit card. Any advance made to the Covered Member, not otherwise secured by a valid credit card and paid to ITA by the credit card company within 30 days of such advance has to be reimbursed by the Covered Member to ITA within 30 days from the date such advance is made. Thereafter any amount due will earn interest at a rate of 1.5% per month. Notwithstanding anything to the contrary herein, ITA shall be under no obligation to advance funds not otherwise secured by a valid credit card.