

GEICO® Portfolio Identity Protection

24/7 guidance to help prevent and resolve identity theft

Provided By



Welcome to the GEICO Portfolio Identity Protection Program!

You now have comprehensive identity theft protection with proactive tools such as credit monitoring, identity monitoring, anti-keylogging and anti-phishing protection and 24/7 hands-on assistance. Whether it's a lost or stolen wallet or a confirmed case of identity theft, Europ Assistance (EA) helps relieve the burden and stress, acting as your advocate to handle administrative tasks on your behalf and helps rectify any issues you may encounter.

We're here to help 24/7

Call EA if you believe you are the victim of identity theft

1-800-206-4065 (toll-free)
+1-240-330-1467 (collect outside the US)
idprotection@defendyourid.com



GEICO® | PORTFOLIO

Identity Protection



Did You Know?

\$16 Billion

Cost of identity theft to American consumers and businesses in 2016.¹

7 Hours

Amount of time the average victim spends dealing with the aftermath of identity theft.¹

911 Million

Number of records containing sensitive personal information involved in security breaches since 2005.²

41 Percent

Percentage of victims who report experiencing difficulty sleeping as a result of identity fraud.³

Sources:

1. Javelin Strategy & Research 2017 Identity Fraud: Securing the Connected Life
2. Privacy Rights Clearinghouse Chronology of Data Breaches, May, 2017
3. ITRC The Aftermath 2016 Study.

Identity Protection Program Details



Prevention Services

Expertise Available 24/7

EA's team of certified identity theft experts are available 24/7 to educate you on how identity theft occurs and inform you of protective measures to take to keep your identity safe.

Online Data Protection Suite*

Software that gives you peace of mind while surfing the internet by helping to protect you from keylogging and screen captures or from being lured to a phishing site that could steal your personal data.

Identity Theft Protection Kit

You will receive a helpful ID Theft Protection Kit which explains the many forms of identity theft and provides prevention advice and resolution forms.

Opt-Out Services

EA will assist you with opting out of pre-approved credit card offers, direct mail campaigns and marketing phone calls, to ensure that you are in control of your privacy.



Detection Services

3 Bureau Notification and Fraud Alert

EA will notify all three credit bureaus to obtain a copy of your credit report and place a fraud alert on your records, enhancing your protection from fraudulent activity.

3 Bureau Credit Monitoring

You will have access to credit monitoring with the three credit bureaus, alerting you of any key changes to your credit throughout the term of the program. This service is available to one Covered Member under the Individual plan and two Covered Members under the Family plan.

Upfront 3 Bureau Credit Report and Score

EA's service provides you with unlimited online access to your TransUnion credit report and score. You will also receive one-time access to credit reports from the three credit bureaus upon initial enrollment in credit monitoring.

Proactive Identity Monitoring

Increases detection of potential fraud with 24x7 surveillance of the Internet to detect exposure of your personal information. If a breach is uncovered, an alert is sent in real time, allowing you to take immediate action.



Resolution Services

ID Theft Affidavit Assistance & Submission

If your identity has been compromised, EA will provide you with a pre-populated ID Theft Affidavit, used to dispute any fraudulent claims or activity. After assisting with its completion, EA will then submit the Affidavit to the proper authorities, credit bureaus and creditors on your behalf.

Creditor Notification, Dispute and Follow Up

EA will obtain a list from you of creditors to be notified and contact their

fraud departments with separate itemized account statements to dispute each fraudulent occurrence for you. They will also continue to follow up with creditors until each matter has been properly handled; keeping you notified throughout the entire process with a personalized weekly status report.

Inform Police/Legal Authorities

EA will report the fraudulent activity to the local authorities and forward the completed police report of the said fraudulent activity to your creditors on your behalf.

Credit Freeze

At your request, EA will work with your creditors to place a credit freeze on your credit records, should you need to block any suspicious activity occurring on your account.

Wallet Protection

EA will notify the appropriate bank or agency to cancel or replace stolen or missing items such as an ATM card, driver's license, Social Security card, passport or credit card.

Medical Identity Theft Assistance

If your identity is fraudulently used to obtain medical services and treatment, EA will work with your healthcare providers and insurers to resolve the issues, ensuring that your claims and medical records are corrected.

State-Specific ID Theft Protective Measures Assistance

Each state has different procedures when it comes to resolving your fraudulent activity. As the experts, EA will help with filing or submitting paperwork for identity theft resolution procedures specific to your state of residence.



Personal Services

Translation Services

EA will translate when necessary such as when you are overseas and need help communicating with the local police in order to file a report of an identity theft incident.

Emergency Cash Advance

EA will provide an emergency cash advance (up to \$500) when theft occurs 100 miles or more away from your primary place of residence. Such cash advance shall be secured by a valid credit card.

Emergency Travel Arrangements & Journey Continuation Assistance

If you experience identity theft while traveling more than 100 miles away from home, we will assist with making emergency travel arrangements, including airline, hotel and car rental reservations.

Conditions and Exclusions

Identity theft(s) discovered by Covered Members prior to enrollment in the Program are not eligible for service. EA does not guarantee that its intervention on behalf of the Covered Member will result in a particular outcome or that its efforts on behalf of the Covered Member will lead to a result satisfactory to the Covered Member. EA services do not include and EA shall not assist the Covered Member for thefts involving non-US bank accounts.

EA is neither an insurer nor provider of insurance and nothing in this program is intended to provide a policy of insurance or insurance benefits to any Covered Member.

*The Online Data Protection Suite only operates on the Windows operating system. If you have a Windows partition on your Mac, you can use the software, but it is not supported under OS X operating systems.

GEICO Identity Protection is provided by Europ Assistance USA (EA-USA), and is secured through the GEICO Insurance Agency, Inc. Identity protection services provided by EA-USA is not an insurance policy and does not provide any insurance benefits to Covered Members.