



Empty seats don't make money - And your clients know it

Companies are becoming savvier about the losses that identity theft is bringing to their organization's productivity. An identity theft problem can take up to 600 hours to resolve – that's 75, eight-hour workdays. Imagine the loss of time, energy, focus and productivity that identity theft is taking from your clients.

You can help your clients combat this problem with ID Theft Resolution Services, from Europ Assistance USA. Beyond the valuable productivity savings, the benefits include:

For employees:

- A complete Resolution Program that relieves the time burden from identity theft victims
- Immediate credit card cancellation and replacement
- Free credit reports and credit monitoring upon signup
- Services available to spouse and dependents
- Inexpensive annual payroll deduction significantly lower than retail offerings
- And much more – see the next page for a complete service description!

For your clients:

- Easy implementation – offer it during open enrollment with a once annual payroll deduction
- Easy administration – send a data file with enrolled employees and payment once a year
- Educational and promotional materials to distribute to staff
- A new benefit to offer in a time of tightening benefits budgets

And for you... attractive commissions and business development support

Contact info@europassistance-usa.com

Europ Assistance USA ID Theft Resolution Services

Voluntary Employee Benefit	
Awareness	<p>1 Bureau Credit Monitoring - The Member will have access to 1 bureau credit monitoring every year he/she is enrolled. The Member shall have unlimited access to his/her credit report and credit score. Only the primary Member shall be eligible for the credit monitoring services. Discounted enrollment rates are available for family members to enroll in credit monitoring.</p>
Information	<p>Education on how Identity Theft occurs and advice on protective measures to take to avoid further occurrences.</p>
	<p>Information Kit - EA will offer to send by postal or email our <i>ID Theft Resolution Kit</i> which explains the many facets of the crime and provides prevention advice and resolution forms.</p> <p>Opt-out Services - EA will assist the Member in opting out of pre-approved credit card offers, direct mailing campaigns, and marketing phone calls through www.optoutprescreen.com.</p>
Resolution	<p>Credit Report Review - EA will obtain all pertinent credit information and history with the Member including review of the Member's credit report in "real time" to determine if a fraud or theft has occurred.</p>
	<p>ID Theft Affidavit Assistance - EA will provide the Member with an ID Theft Affidavit and answer any questions with regard to completing the Affidavit. EA will then submit the Affidavit to the proper authorities, credit bureaus, and creditors on the Member's behalf.</p>
	<p>Credit and Charge Card Replacement Assistance</p>
	<p>Contacting Creditors - EA will obtain a list of creditors to be notified from the Member and contact them with separate itemized fraudulent account statements for each fraudulent occurrence.</p>
	<p>Inform Police/Legal Authorities - EA will assist the Member in reporting the fraudulent activity to the local authorities and forward a report of the said fraudulent activity to the Member's creditors.</p>
	<p>Fraud Department Notification - EA will assist the Member in notifying the fraud department of the Member's creditors.</p>
	<p>3 Credit Bureau Notification - EA will notify all three major credit-reporting agencies to obtain a free credit report for the Member and place an alert on the Member's records with the agencies, and obtain a list of additional creditors from them.</p>
	<p>Credit Freeze - EA will, at the request of the Member, place a credit freeze on the Member's credit records.</p>
	<p>Submit Forms to Creditors - EA will submit the Affidavit to the Member's creditors, requesting cancellation of card(s) and an issuance of a new one(s).</p>
	<p>Fraud Monitoring - EA will provide the Member with fraud monitoring featuring: National Criminal Report & Alerts, Sex Offender Report & Alerts, Postal Change of Address Report & Alerts, Address History Report & Alerts, Names & Aliases (names attached to social) Report & Alerts, Pay-Day Loan / Non-Credit Loan Report & Alerts, Internet Monitoring using CyberAgent™ technology Report & Alerts</p>
	<p>Medical Identity Theft Assistance - EA will provide the Member with Medical ID Theft Assistance. This assistance includes help with fraudulent medical claims placed in the Covered Member's name and medical care that was received fraudulently by another individual in the Covered Member's name.</p>
	<p>Replacement of Identification - EA will assist the Member in notifying the appropriate bank or agency to replace stolen or missing items such as an ATM card, driver's license, Social Security Card, or passport.</p>
	<p>ID Theft Protective Measures Assistance - EA will help with filing or submitting paperwork for special ID Theft Protective measures, specific to his or her state of residence.</p>
	<p>Translation Services - EA will translate when necessary such as when the Member is overseas and needs help communicating with the local police in order to file a report of an Identity Theft incident.</p>
	<p>Emergency Cash Advance - EA will provide emergency cash advance (up to \$500) when theft occurs 100 miles or more away from primary place of residence. Such cash advance shall be secured by a valid credit card.</p>
	<p>Legal Document Review - If requested, EA will contact on the Member's behalf or refer the Member to a qualified EA approved service provider for legal document review and legal advice on identity theft issues</p>
	<p>Psychological Counseling - EA will provide telephone access 24/7 to psychological counselors to help the Member alleviate the stress and anxiety caused by Identity Theft.</p>
	<p>Creditor Follow Up - EA will follow up with creditors to ensure that the matter has been properly handled.</p>
	<p>Status Update - On a weekly basis, until the problem is resolved, EA will contact the Member with an updated status report.</p>
Insurance	<p>Identity Theft Insurance - Insurance is available upon enrollment as a part of the credit monitoring product.</p>