

How do you protect my identity?

We use our proprietary software to proactively monitor various sources. We monitor wireless accounts, financial transactions, and loans to ensure no one is using your name fraudulently, and we monitor the dark web to check for compromised credentials and unauthorized account access. While we can't prevent fraud, we can and do alert you at its very first sign, then resolve the fraud and restore your identity.

How does InfoArmor prevent my identity from being misused?

InfoArmor is able to tell you the moment the first fraud occurs. Our predictive technology detects when an identity is at elevated risk for theft and allows us to help you take necessary precautions, including placing fraud alerts, credit freezes, and pulling credit reports. Our technology also knows about fraud sooner than solutions that only monitor your credit because we detect fraud as it happens, not after the damage has been done.

How does InfoArmor compare to other identity protection or credit monitoring services?

While InfoArmor's service includes credit monitoring, monthly scores, and an annual credit report, we know that credit is just one aspect of identity protection. We detect a different, more expansive range of identity theft beyond the range of credit accounts. InfoArmor's identity monitoring looks for misuse not only of credit, but also of high-risk transactions and compromised credentials on the dark web.

Is it safe to give InfoArmor personal information like my Social Security number?

Yes. We know that protecting your information is of the utmost importance, so all our employees, consultants, contractors, and vendors adhere to a comprehensive information security policy when interacting with InfoArmor and its information. Customer data is stored in a state-of-the-art data center (SSAE 16 Type II and DISA STIG compliant). That data is only accessible via secure, encrypted connections.

How do I know my identity is secure?

Every month, we'll email you updates with your Identity Health level and any active alerts. You will also receive alerts as soon as we detect an issue or suspicious activity. If that activity is fraudulent, a Privacy Advocate will contact you to discuss next steps and restore

your identity. We know that tracking your own identity is cumbersome and fraught with unknowns, so we're here to take care of it for you so you don't have to worry about it.

When does my InfoArmor coverage become effective?

If you enroll directly on an InfoArmor-hosted site, your coverage will begin on your employer's effective date, which could be immediately. If you receive InfoArmor as a voluntary benefit through your employer, please contact your benefits provider for your plan's effective date.

How do I fully activate my features to make sure I'm totally protected?

Once your plan is effective, log in to your online account to activate all your features. Each additional feature has its own tab, and will walk you through instructions to set it up. Setting up these additional features ensures that we can effectively monitor your identity for the first signs of fraud. If you have more questions about these features, visit myportal.infoarmor.com. If you have trouble logging in, please contact a Privacy Advocate at 1.800.789.2720.

When I activate credit monitoring, will it impact my credit score?

No, activating credit monitoring will not impact your credit score. Since you are not applying for credit, credit monitoring will not place a hard inquiry on your file. When you activate credit monitoring, you will also be able to receive monthly credit scores and an annual credit report.

What should I do if my identity is stolen or I am the victim of fraud?

If you have all of your credit and financial monitoring services set up in your PrivacyArmor portal, you will receive a notification as soon as something fraudulent occurs. If you mark it as a transaction you do not recognize, a Privacy Advocate will call you. If you do not have all your services set up, simply call a Privacy Advocate.

Once you are in touch with a Privacy Advocate, he or she will work on your behalf to manage your case and fully restore your identity. Our Privacy Advocates are not outsourced — they work in-house and are Certified Identity Theft Risk Management Specialists (CITRMS®). They are experts in identity restoration and are committed to doing the legwork to restore your identity for you.

What if my Privacy Advocate cannot reach me when they find out I have been a fraud victim?

If your account features are fully up to date and enabled, you will receive an email or text message alert (according to your stated communication preferences) as soon as we detect an issue. You will also receive a monthly status email showing your Identity Health status and any outstanding alerts that require your attention. You can also view any outstanding alerts in your online portal.

If your contact information was not included when you initially enrolled, you should have received a welcome letter through the postal mail with instructions for how to log in to your account, update your contact information, and fully enable all your features.

We strongly recommend you keep your account updated with your most recent contact information and preferred communication method so that we can quickly alert you to suspicious activity. If you have any trouble completing these tasks or have trouble receiving these communications, call us at 1.800.789.2720.

Do you provide a credit report?

We provide your monthly credit score, credit monitoring, and a free annual credit report, however credit monitoring is only one component of our monitoring services. We believe that protecting your identity requires credit monitoring as well as further actions like monitoring for compromised credentials, financial transactions, and dark web activity. This is why InfoArmor is able to provide early alerts and comprehensive protection that other providers cannot.

Is the credit score you provide my FICO score?

The monthly credit score you see in your dashboard is not your FICO score. The score you see through CreditArmor comes directly from TransUnion; our industry calls it your TRANSRISK score. Financial sectors commonly use your FICO score to determine credit worthiness. FICO and TRANSRISK scores both have range from 350 to 850, and while they both follow similar rules, a FICO score also accounts for your Equifax and Experian scores.

Why is my CreditArmor score lower than the score my bank provides?

Your bank may be pulling a different type of score (one that has a different low and high) than the one PrivacyArmor provides. Your bank may have pulled a VANTAGE score if it was assessing your eligibility for a financial product or loan. A VANTAGE score goes up to 990,

while the TRANSRISK score PrivacyArmor provides tops out at 850.

Should I place a fraud alert on my credit bureau files?

We recommend placing a fraud alert if you believe your identity has been compromised or if our data shows your identity is at high risk of identity theft. Unlike our competitors, we monitor from many different sources instead of simply placing a fraud alert in the hope it will prevent fraud.

What is internet surveillance?

The underground internet, also called the deep web or dark web, is where cybercriminals store and sell Personal Identifiable Information (PII) illegally. Dark web surveillance scans the dark web for your personal information, and scours an ever-evolving complex of more than 30,000 compromised machines, networks, and web services that InfoArmor and other leading cybersecurity firms identify. Our surveillance is specifically designed to find identifying personal information like a Social Security number, medical insurance card, or an email address and alert you immediately.

What is a digital exposure report?

Your digital exposure report is a summary of what a real-time deep internet search finds about you. The report also shows how vulnerable your online presence could be and provides tips for you to better secure your information.

What is covered under your identity theft insurance policy?

InfoArmor's identity theft insurance policy covers the financial damages of identity theft, such as costs to file reports or place freezes, legal defense expenses, and lost wages incurred as a result of resolving the fraud. Please contact us for a full copy of the policy.

Who is included in the Family plan?

The PrivacyArmor benefit is available to those that have a Social Security number. Family coverage is available for those you financially support or who live under your roof. There is no age limit or floor, so from infants to adult children you support, your whole family is covered.

What if people outside of my household want to enroll?

In most cases, people outside of your household (parents, grandparents, cousins, etc.) can enroll, however enrollment eligibility and price vary by plan type. For plan specifics and potential additional costs, please call our Privacy Advocates at 1.800.789.2720.

Can I still enroll and receive protection if I currently reside in another country?

As long as you have a Social Security number, we can monitor your identity and alert you whether you're living abroad or domestically. However at this time, we cannot monitor foreign bank accounts.

Will I still be covered if I no longer work at my company?

If you leave your company, you can keep your coverage. InfoArmor will send you an email confirming your job status change and informing you that you may continue coverage for you and your family members using a credit card, debit card, or bank account. Pricing may vary.

Is there an age limit for children to enroll?

There is no age limit for children to enroll in PrivacyArmor. There is no age limit or floor, so from infants to adult children you support, your whole family is covered. However, CreditArmor is only available for children 18 years and older.

What should I do if I have questions after I enroll?

If you have any questions after you enroll, please contact our Privacy Advocates, who are available 24/7, at 1.800.789.2720 or clientservices@infoarmor.com.

What internet browsers do you support?

We currently support the following internet browsers: Firefox 17+, Chrome 25 +, Safari 5.1+, and Internet Explorer 11. We recommend you update your browser if it is older than those we support.