



IDRecoveryPros

PREMIER PLUS

Vero's Premier PLUS IDRecoveryPros package is the most robust solution that provides protection and recovery for any type of identity theft or fraud. This best-in-class service is the ultimate "safety net" for individuals who have their data compromised or become ID theft victims.

Vero's IDRecoveryPros Premier Plus package includes:

THREE BUREAU CREDIT MONITORING

Receive alerts within 24 hours on new activity from your Experian, Equifax, and TransUnion credit files that include credit inquiries, new credit lines, derogatory credit, name and address changes.

SCORE TRACKER

Provides a monthly update on your credit score so you can clearly discover how and why it has changed over time.

MOBILE PHONE PROTECTION

Provides quick and easy mobile device repair and replacement in the event of mechanical failure or accidental damage. All phones owned by the eligible member are included. This protection plan can be used as primary or secondary coverage for your phone. Total value of coverage = \$500 per claim, up to 2 claims per year minus a \$50 deductible.

FULLY MANAGED RECOVERY (FMR)

Our 3 generation (3G) fully-managed recovery for your family includes 24/7/365 support and access to your Identity Care Center. You'll be covered from any type of identity theft or fraud, including but not limited to medical, financial, criminal, and acts of terrorism.

In the event that your identity is compromised or that you suspect that you may be a victim of an identity theft or fraud, you'll be assigned a Dedicated Certified Recovery Advocate who will be your single point of contact during the recovery process. Your advocate will work on your behalf to perform all of the tasks necessary to fully restore your identity, through the use of a limited power of attorney.

\$1MM EXPENSE REIMBURSEMENT INSURANCE

Covers out of pocket expenses, which you may incur during the recovery of your identity. These expenses may include long distance telephone calls, postage and handling fees, fees for notarizing affidavits, and document and filing fees for grants or credit applications rejected as a result of a stolen identity event. Lost wages due to time off from work are also covered. Expense reimbursement insurance is available with \$1MM in coverage. Additionally, the Unauthorized Electronic Funds Transfers (UEFT) provides reimbursement for actual financial loss as a result unauthorized electronic funds transfers.

VPN ENCRYPTION

Given the inherent security risk of public Wi-Fi, and the propensity to use unsecured access to the Internet, VPN encryption is a perfect solution to a serious problem. Benefits include intelligent activation automatically secures any Wi-fi connection, encrypts all internet communication, easy to use, works everywhere in the world, cloaks an actual IP address, making it harder for advertisers and hackers to track users online.

VBIZ

Provides a cost-effective data breach preparedness and response planning solution for your business. With comprehensive 3G FMR for up to 24 employees, and breach response notification for 5,000 breach victims, VBiz is a comprehensive and holistic small business solution that gives you the tools you need to mitigate risk before a breach happens and to respond quickly if one does! VBiz also provides access to highly qualified data breach attorneys to guide you through the critical steps of determining your risk exposure, developing a plan to keep your response to the breach legal, and protecting any work they create on your behalf. VBiz can also be expanded to meet the increasing complexity of your growing business.

VERO'S IDRECOVERYPROS PREMIER PLUS PACKAGE INCLUDES:

- ✓ **FULLY MANAGED RECOVERY (FMR)**
- ✓ **THREE BUREAU CREDIT MONITORING**
- ✓ **SCORE TRACKER**
- ✓ **\$1MM EXPENSE REIMBURSEMENT INSURANCE**
- ✓ **VPN ENCRYPTION**
- ✓ **VBIZ**
- ✓ **MOBILE PHONE PROTECTION**



ID PROTECTION PACKAGE

Our ID Protection Package includes Dark Web Monitoring, Address Change Monitoring, and Criminal Monitoring to help protect your identity before it is compromised.

- ✓ **Dark Web Monitoring** is an intelligent and proactive identity theft detection solution that searches for compromised information across the deep, dark and surface web, as well as underground forums and file sharing sources.
- ✓ **Criminal Monitoring** examines state or local records for arrests and incarcerations matching your personal information.
- ✓ **Address Change Monitoring** alerts you in the event of any changes to your address associated with your Social Security number on your TransUnion credit file. Commonly ID Thieves attempt to steal your identity by first changing your address to redirect mail to another location to avoid alerting you to their intent. This means that if an ID Thief changes your address on your TransUnion credit file, you'll be alerted, allowing you to quickly identify potential fraud.
- ✓ **Social Security Monitoring** alerts you in the event of changes to your name and/or aliases associated with your Social Security number on your TransUnion credit file.



FOR MORE INFORMATION
Visit www.VeroIDSolutions.com

VPN encryption will cover three (3) devices.

The Fully Managed ID Theft Recovery and Mobile Phone Protection applies to the whole household of the member (phone protection for anyone on the same mobile plan).

3-Bureau Credit Monitoring, Instant Inquiry Alerts, Score Tracker and ID Protection Package will apply to (2) two eligible members within the household. All of these ID monitoring & reporting benefits require activation by member and second beneficiary.