

Identity Theft Resolution Kit



The ID Watchdog team is here to assist you through the resolution process.

- Identity Theft is when your name, address, social security number, debit card, credit card or certain other personally identifiable information (“PII”) is stolen, lost, or otherwise used without your knowledge or approval to commit crimes or other fraud in the U.S.
- Your plan includes personalized identity resolution. If you become a victim of identity theft or fraud, one of our U.S. based restoration specialists will help personally manage your identity theft case until it is resolved. For some case types, we may ask you to provide additional supporting documentation, participate in 3-way calls, or submit information yourself to certain institutions like government agencies.

IDENTITY THEFT CASE TYPES

Please identify the type(s) of identity fraud you have experienced (check all that apply):

- A completed Resolution Kit is required for us to begin resolution on your behalf for the following types of identity theft cases.
 - Credit report fraud
 - Financial account fraud
 - Phone/Utilities account fraud
 - Home Title fraud
 - Medical identity fraud
 - Professional Identity fraud
 - Deceased Family Member fraud
 - Criminal or Motor Vehicle violations using your identity
 - Other - Please describe
- This Resolution Kit is not needed for the following types of identity theft cases. If you are a victim of one of these case types, your resolution specialist will confirm what documentation is required:
 - Subprime loan fraud (Speciality or Payday Loans)
 - Other specialty credit bureau fraud
 - Tax fraud
 - Unemployment claims fraud
 - Government benefits fraud
 - Cyber/Ransomware on personal devices
 - Identity / Public Records / Change of Address

Exclusions

- Personalized identity resolution is not provided for identity theft outside of the U.S., business-related identity fraud, losses or fraud as a result of a voluntary information disclosure or authorized transactions, or losses of cryptocurrency. Please reference our terms and conditions.

DOCUMENTATION NEEDED

For case types where a Resolution Kit is required, please provide us with copies of the following: (See documentation details for additional information and why this information is needed.)

- Filed Police Report
- Online Identity Theft Fraud Report Filed with the Federal Trade Commission (FTC) at <https://www.identitytheft.gov>
- Social Security Card
- Government-issued Photo ID
- Proof-of-residency Document
- Limited Power of Attorney (signed and notarized)
- Credit Report Fraud Details (if you are a victim of credit report fraud)
- Your Child's Documentation (for minor identity theft)

NEXT STEPS?

Please return all required documentation by encrypted email or mail as follows:

Return by email:

Contact your dedicated resolution specialist for instructions on how to return your documents securely through email.

Return by mail:

ID Watchdog
Attn: Resolution Team
PO Box 297
Denver, CO 80201-0297

QUESTIONS?

Reach out to your dedicated Resolution Specialist if you have any questions on the documentation we need to start helping you restore your identity. You may also contact our Customer Care Team 24 hours per day, 7 days a week, and 365 days a year at (800) 970-5182.

LIMITED POWER OF ATTORNEY

RELATED SPECIFICALLY TO IDENTITY MONITORING AND FRAUD RESOLUTION

BY THIS DOCUMENT (Power of Attorney) I designate Identity Rehab Corporation (dba ID Watchdog), a Colorado Corporation ("ID Watchdog"), to act as my attorney in fact. I hereby give IDW the power to act as my authorized agent to monitor and resolve errors and fraud appearing on various information databases. I hereby agree to the following:

1. ID Watchdog is granted full power and authority to undertake and perform on my behalf all actions relating specifically to identity monitoring and fraud resolution services.
2. ID Watchdog is authorized to correspond with credit bureaus, including TransUnion, Equifax, and Experian, various creditors, collection agencies, police departments, government agencies, financial institutions, information brokers and all other entities related to monitoring my identity or resolving my identity fraud issues.
3. ID Watchdog is authorized to receive all related correspondence, information, and documents, including confidential information, from all parties necessary with regard to monitoring my identity or resolving my identity theft issues. I understand that I will receive copies of all such documents.
4. ID Watchdog has my permission to correspond with the entities described in number 2 above within its discretion in my best interest. I will be notified of any such correspondence.
5. ID Watchdog is authorized to order my criminal history record and consumer reports for so long as this Power of Attorney is in effect for the purpose of identity theft monitoring and fraud resolution services.
6. ID Watchdog is authorized to perform all steps on my behalf to utilize any streamlined process including internet, facsimile and/or telephone requests for various reports or disclosures to monitor my identity and/or perform fraud resolution services.
7. I understand and agree that this Power of Attorney shall be interpreted and controlled by and is under the jurisdiction of Missouri law.
8. This Limited Power of Attorney shall remain in full force during the term of my agreement with IDW. I understand that I have the right to cancel this Power of Attorney at any time when I send my written revocation to ID Watchdog at the address below.

Return by email:

Contact your dedicated resolution specialist for instructions on how to return your documents securely through email.

Return by mail:

ID Watchdog
Attn: Resolution Team
PO Box 297
Denver, CO 80201-0297



Signed on this _____ day of _____, 20_____

ID Watchdog Client Signature _____

Printed Name: _____



STATE OF _____ COUNTY OF _____

In _____, on the _____ day of _____, before me, a Notary Public in and for the above state and county, personally appeared _____, known to me or proved to be the person named in and who executed the forgoing instrument, and being first duly sworn, such person acknowledged that he or she executed said instrument for the purposes therein contained as his or her free and voluntary act and deed.

_____ NOTARY PUBLIC | My Commission Expires: _____

CREDIT REPORT FRAUD DETAILS

If you are a victim of credit report fraud, please provide us with the details below:

ABOUT YOU (the Victim)

Full Legal Name: _____
First Middle Last

Date of Birth: _____
mm/dd/yyyy

Social Security Number: _____ — _____ — _____

Driver's License, Passport number, or Government issued ID:

State Number

CURRENT CONTACT INFORMATION

Address: _____

Length at this address: _____

Daytime phone number: (_____) _____ — _____

Evening phone number: (_____) _____ — _____

Email address: _____

AT THE TIME OF THE FRAUD

Please list any information that was different at the time of the fraud:

Full Legal Name: _____
First Middle Last

Address: _____

Daytime phone number: (_____) _____ — _____

Evening phone number: (_____) _____ — _____

Email address: _____

CREDIT REPORT FRAUD DETAILS

- 1) The following Personal Information on my credit report is inaccurate as a result of the identity theft (for example - Name, Social Security Number, Date of Birth, addresses):

A) _____

B) _____

C) _____

- 2) Credit inquiries from the following companies appear on my credit report as a result of this identity theft:

Institution Name: _____

Institution Name: _____

Institution Name: _____

- 3) Identity fraud has been committed on the following accounts using my personal information. If you have more than three (3) accounts with fraud, please copy and attach additional pages as necessary.

Account type: _____

(Mortgage, Revolving, Installment, Collections, or Other Account)

Institution name: _____

Account type: _____

(Mortgage, Revolving, Installment, Collections, or Other Account)

Institution name: _____

Account type: _____

(Mortgage, Revolving, Installment, Collections, or Other Account)

Institution name: _____

DOCUMENTATION DETAILS

1. POLICE REPORT

- A police report serves as a sworn statement that you are a victim of identity theft and is needed to resolve most types of identity theft.
- We need the final police report containing the report or case record number assigned by the police department and the police report details. The police report case or record number alone is not sufficient.

2. IDENTITY THEFT REPORT ONLINE

- Please file an identity theft report online with the Federal Trade Commission (FTC). To file, visit <https://www.identitytheft.gov> and follow the instructions. Please send us a copy of the report. You may want to set up an FTC account so the report can be amended later if needed.
- Both a police report and FTC identity theft report are required for credit report fraud. For other cases, only one or the other may be required.

3. YOUR SOCIAL SECURITY CARD (for credit report, subprime loan, and specialty credit bureau fraud cases)

- If your credit report(s) have identity fraud, please provide a color copy of your Social Security card. This expedites the identity theft resolution process. DO NOT send the original.

4. GOVERNMENT-ISSUED PHOTO ID

- Please provide a color copy of one (1) current (unexpired) piece of government-issued photo identification: driver's license, state or government ID card, passport, or military ID.

5. PROOF-OF-RESIDENCY DOCUMENT

- Please provide a copy of one (1) proof-of-residency document with your name and address. Examples: utility bill (gas, water, or cable), bank statement, car/life insurance declarations, or mortgage statement.
- All documents must be dated within the last two months and contain your name and address.
- No credit card statements or cell phone bills please—these are not accepted at Equifax, Experian, or TransUnion.

6. NOTARIZED LIMITED POWER OF ATTORNEY

- To personally manage your identity resolution, our certified identity resolution specialists work under a notarized Limited Power of Attorney which grants us the authority to work on your behalf.
- You must sign the limited power of attorney authorization in the presence of a notary.

7. CREDIT REPORT FRAUD DETAILS

- We will submit this information along with the other documentation directly to credit reporting agencies and other institutions where appropriate to resolve your identity theft.

8. YOUR CHILD'S DOCUMENTATION

- If you are reporting identity theft or fraud for a minor, in addition to the documents listed above, we will need copies of your child's birth certificate and social security card. If you are not the child's birth parent, we also need a document showing you have authority to act on the child's identity theft (e.g. proof of legal guardianship).
- Resolving child credit report fraud begins with requesting a copy of the minor's credit report.