idwatchdog® **Platinum Plus**
from Equifax

Features That Help You Safeguard Your Identity

With ID Watchdog®, you get a wide range of powerful identity protection features and services. See your benefit summary for more details.

Financial Protection

Credit Report Lock[1]
Lock or unlock access to your Equifax® credit report through your ID Watchdog® account, with certain exceptions. Locking your Equifax® credit report is an effective way to provide additional protection against unauthorized access and to help keep identity thieves from opening new accounts in your name.

Blocked Inquiry Alerts
When your Equifax® credit report is locked or frozen, we'll alert you if an attempt to access it is blocked. If you recognize the activity and want to allow the inquiry, you'll need to remove the lock or freeze. If you do not recognize the activity, the alert could signal potential fraud.

3-Bureau PreCheck[2]
Activate Equifax® 3-Bureau PreCheck to place an initial fraud alert on your credit reports across the three nationwide credit bureaus. Equifax® 3-Bureau PreCheck encourages lenders to contact you and verify your identity before extending credit.

Subprime Loan Block[4]
Blocks new, unsecured subprime loan transactions, such as payday, high-cost installment, rent-to-own, and other loans outside of the traditional banking system but within our monitored lending network. Notifies you in near real-time when a loan is blocked. To accept a loan, you'll need to remove the block. If you do not recognize the activity, the alert could signal potential fraud.

Credit Reports & VantageScore® Credit Scores
Update your 1-Bureau credit report and VantageScore® 3.0 credit score based on Equifax® data daily. By following this credit score, you can gain insight into how it changes over time. Plan also includes annual 3-Bureau credit reports and 3-Bureau VantageScore® credit scores.

Credit Score Tracker
Stay up-to-date on your VantageScore® 3.0 credit score based on Equifax® data with daily tracking. See how your credit score is trending over time.

Credit Report Monitoring[3]
Monitors your credit report from all three nationwide credit bureaus (Equifax®, TransUnion®, Experian®) and provides alerts of activity, which if unexpected, could be a sign of potential fraud.

Accelerated Credit Inquiry Alerts
Notifies you in near real-time of new Equifax® credit inquiries. Receive new credit inquiry alerts when a lender or company requests to review your Equifax® credit report (e.g. as part of a loan application process).

Telecom & Utility Alerts
Alerts you of new telecom or utility credit inquiries using your identity against your Equifax® credit report, such as cell phone or cable accounts.

High-Risk Transactions Monitoring[4]
Helps you better protect against account takeover and fraudulent new accounts in your name. We send an alert if we detect, within the monitored network, a high-risk validation of your identity performed by a financial institution, government agency, or another company. These validations are typically required for new account openings, adding or changing an account holder, new government benefits, and other high-risk activity such as wire transfers and large withdrawals.

Financial Accounts Monitoring
Get alerts on potentially fraudulent transactions on your credit, banking, investment, 401k/retirement, HSA, and student loan accounts. Monitor account balances at over 17,000 global institutions and set custom alert triggers.

Subprime Loan Monitoring[4]
Monitors your identity and sends an alert if we detect new specialty finance activity in the monitored network using your identity including payday, subprime, high-cost installment, rent-to-own, and other loans outside of the traditional banking system.

Helps better protect children

What You Need to Know

The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore® credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore® uses Equifax® data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

(1)Locking your Equifax® credit report will prevent access to it by certain third parties. Locking your Equifax® credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax® credit report include: companies like ID Watchdog®, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies; courts in certain circumstances and companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of pre-approved offers, visit www.optoutprescreen.com. (2)The 3-Bureau PreCheck feature is made available to consumers by Equifax® Information Services LLC and fulfilled on its behalf by Identity Rehab Corporation. (3)Monitoring from TransUnion® and Experian® will take several days to begin. (4)The monitored network does not cover all businesses or transactions.

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Identity Fraud

Dark Web Monitoring[5]
Alerts you if our AI-powered scans detect that your identity or credentials are exposed through a data breach or found on the dark web. Add email addresses, credit cards, bank accounts, insurance IDs, gamertags, and other credentials to broaden our dark web scans.

AI-Powered Phishing & Malware Alerts
Alerts you if our AI-powered scans detect that one of your devices has potentially exposed your personal information due to a phishing, malware, or botnet attack.

Social Accounts Monitoring
Notifies you of potential cyberbullying or reputation-damaging information directed at you or your family on social media, including activity that could indicate account takeover of a monitored social media account. Link up and monitor your social media accounts as well as those of minor children included in your plan.

Public Records Monitoring
Scours billions of public records and other databases including licenses and certifications to search for new names or addresses associated with your identity which, if unexpected, could be a sign of potential identity theft.

USPS® Change of Address Monitoring
Monitors the United States Postal Service (USPS®) National Change of Address database for addresses associated with your name and detects the rerouting of your mail to a new address in case it was done without your knowledge.

National Provider ID Alerts
If you are a healthcare provider, this feature monitors the National Provider Identifier (NPI) database for changes associated with your NPI number and alerts you if your account has been modified in a way that, if unrecognized, could indicate identity theft.

Registered Sex Offender Reporting
Searches for sex offenders in your area and alerts you when offenders move into or out of the neighborhood. Reports include map, offender photo, and offense details. Run up to 10 reports on any address each month.

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(5)There is no guarantee that ID Watchdog® is able to locate and scan all deep and dark websites where consumers' personal information is at risk of being traded.

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Personal Cyber Security

Download and deploy any of our easy-to-use security tools to help better safeguard your online identity, activity, data, and personal devices without compromising performance. Available on Windows®, Apple®, and Android™ devices.

Digital Privacy Scans & Removal[6]
Activate to scan for your personal data exposed on 150+ people search sites that resell information from public records, retailers, and social media platforms. Continuously helps monitor and remove your information as these sites reacquire your personal data.

Personal VPN
Access the internet more securely and privately with a NordVPN® account. Get high-speed, encrypted connections on up to 10 devices at the same time.

Threat Protection
NordVPN® is more than just a VPN—it also offers anti-malware protection. Helps block ads, trackers, and malicious websites on any device.

Password Manager
Create and store complex passwords, help synchronize and manage passwords across devices, and store up to 3GB of documents online with a NordPass® account.

Device Security & Online Privacy
Keep your devices and digital identity safer from online threats including viruses, malware, and ransomware with a Bitdefender® account. Includes parental controls, privacy firewall, anti-theft, and other online privacy tools. Equip up to 5 devices (10 with a Family Plan). © 1997-2025 Bitdefender®

Antivirus Protection
Keep your devices and digital identity safer from viruses, malware, and ransomware with Bitdefender® multi-layer, advanced threat defense. Scans mobile devices for malicious apps and security settings.

Mobile Scam Alerts
Real-time alerts of phishing texts and notifications sent to your Android or iOS® device. Helps better protect you from potential scams and malware through AI-powered scans of embedded links. On iOS® devices, it also detects potentially dangerous calendar invites.

Browser & Phishing Protection
Better protect yourself from phishing and online fraud when you shop, bank, or browse online on laptop and mobile devices. Windows® devices also get social media network protection to help you stay safer from malicious links.

Missing & Stolen Device Tools
Remotely locate, lock, wipe, or send a message to your Windows® or Android™ device in case your device is lost or stolen. Helps smartwatch users find missing devices.

Network & Privacy Firewall
Helps stop suspicious network-level activities on your Windows® device, helps block malware and botnets, and keep your personal information safer.

Webcam & Microphone
Alerts you and lets you block access if hackers gain unauthorized access to your device's webcam or microphone. On iOS® devices, it also detects dangerous calendar invites.

Cryptomining Protection NEW
Alerts you to or allows you to block detected cryptojacking of your device's resources to generate cryptocurrency.

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(6)There is no guarantee that we can detect or remove consumer personal information from all people search sites. *May be subject to delay or change.

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Reimbursement & Support

Identity Theft Insurance, up to $5M[7]
Up to $5M in coverage per adult for certain out-of-pocket expenses that can include applicable legal fees you may incur as a result of having your identity stolen.

Including -

Stolen Funds Reimbursement, up to $2M
The Identity Theft Insurance for this plan includes up to $2 million reimbursement for unauthorized electronic fund transfers - up to $1 million for checking, savings, and money-market accounts, and up to $1 million for employer-sponsored retirement accounts, health savings accounts, employee stock option plans, and personal 529 college savings plans.

Home Title Fraud
The Identity Theft Insurance for this plan includes reimbursement for certain expenses and legal costs incurred as a direct result of fraud or embezzlement, forgery, or identity fraud, resulting in title theft or deed fraud.

Cyber Extortion
The Identity Theft Insurance for this plan includes reimbursement for certain costs to recover from a cyber extortion / ransomware attack affecting consumer's device, including experts to help negotiate with hackers and technical support for device recovery.

Professional Identity Fraud
The Identity Theft Insurance for this plan includes reimbursement of certain expenses and legal fees resulting from the fraudulent use of an enrolled member's professional licenses and credentials.

Deceased Family Member Fraud
The Identity Theft Insurance for this plan includes reimbursement for certain expenses and legal fees to help resolve identity fraud using a deceased family member's identity.

Senior Family Coverage
Add a parent or grandparent of you or your spouse living outside your home who you care for physically or financially. Identity Theft Insurance reimburses certain related expenses and legal fees.

Stolen Cash Replacement
Provides up to $500 emergency cash if your wallet is lost or stolen while traveling.

Personalized Identity Restoration, including Pre-Existing Conditions
Assigns one of our certified, U.S.-based restoration specialists to your identity theft case—your case is personally managed until it is resolved. Includes pre-existing identity theft regardless of when it occurred.

Online Resolution Tracker
View the status of your open identity theft case and keep track of the communication with your assigned certified resolution specialist through your online dashboard.

Cyber Crime Coverage[8] NEW
Up to $5k reimbursement for certain expenses incurred as a direct result of online fraud, cyber extortion, or cyber bullying.

- **Online Fraud & Scams**
  Reimbursement for funds lost through online fraud, including social engineering.
- **Cyber Extortion Response**
  Reimbursement for payments made in direct response to a cyber extortion threat (ransomware) impacting a personal device, system, or data.
- **Cyberbullying Expenses**
  Reimbursement for counseling, tutoring, and other related expenses arising as a direct result of an online cyberbullying event.

Lost Wallet Vault & Assistance
Assists you with canceling and replacing the wallet contents added to Dark Web Monitoring in the event of a lost or stolen wallet; such as, credit or debit cards; and government-issued identification.

Credit Freeze Assistance
Provides education and quick access to features and links to manage credit report locks, credit freezes, and subprime loan block across national and specialty credit bureaus – including banks and utilities. If you have been a victim of identity theft, our Resolution Team will assist you in freezing your credit reports and setting fraud alerts at each of the three nationwide credit bureaus.

Data Breach Notifications
Notifications of recent data breaches where your personal information may have been exposed.

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(7)The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Review the Summary of Benefits (www.idwatchdog.com/terms/insurance). Coverage may not be available in all jurisdictions.
(8)Cyber Crime Coverage is currently available to all customers residing in the United States, including U.S. territories and the District of Columbia, with the exception of residents of New York. ID Watchdog® is not a licensed insurance producer. Benefits under the Master Policy are issued and covered by HSB Specialty Insurance Company. Review the Summary of Benefits for further details and explanation. (idwatchdog.com/terms/cybercrimecoverage), *May be subject to delay or change.

Reimbursement & Support

Deceased Family Member Fraud Remediation
Helps resolve the identity theft of a family member who has passed away - anyone who lived with you when they passed, unmarried dependents to age 26, and parents or grandparents qualify. When a loved one passes on, the deceased's identity may still be vulnerable to theft. Identity Theft Insurance reimburses certain related expenses and legal fees. (Family Plan only)

Unemployment Claims Fraud Support
Provides you with personalized support from our dedicated team to help you report and resolve the fraud based on the state that the unemployment fraud occurred in and the type of fraud.

Mobile App
Access plan features right from your mobile device. Lock or unlock your Equifax® credit report with certain exceptions, activate an Equifax® Child Credit Lock, receive alerts and view alert details, track your VantageScore® 3.0 credit score based on Equifax® data, access your device protection features, and contact our Customer Care Advocates with one-touch calling.

Customizable Alert Options
Set your preferences, and receive alerts via email, text message, phone call, or mobile app push notification. Family Plan members can opt to share their alerts with other adult family members.

Solicitation Reduction
Opt in or out of the National Do Not Call Registry and pre-approved credit offers—reducing junk mail and telemarketing.

24/7/365 Customer Care Center
Reach an in-house, U.S.-based customer care advocate whenever you need help. We have English and Spanish-speaking representatives on staff and support over 100 additional languages. All of our advocates are certified in internet and social media safety and participate in ongoing industry training.

Online Chat NEW
Chat with an in-house, U.S. based customer care advocate through your online dashboard to get help on alerts, features, and potential identity theft.

Family Protection

Family Alert Sharing
Choose to share your credit monitoring and identity alerts and your children's alerts with other adult family members, and see the alert details of other adults who have authorized alert sharing. View your children's alerts online.

Child Credit Lock
Through your ID Watchdog® account, activate a child credit lock for your minor child to help better protect against credit fraud in your child's name by creating an Equifax® credit report for your child then locking it to help prevent access to it by potential lenders and creditors. Only available with a Family Plan.

Child Credit Monitoring
Scans the Equifax® credit database for a child's Social Security number and alerts you if a credit file potentially exists or is created under your child's identity. Typically, a child should not have a credit report; if they do, it could be a sign of identity theft.

Parental Controls, Unlimited Devices
Helps parents keep kids safer online. Helps you prevent excessive use and exposure to inappropriate content; plus helps you establish family routines; and assists in locating your child and missing devices.

Including -

Online Activity Monitoring
Prioritize your child's safety by helping prevent excessive use and exposure to inappropriate content.

Online Search & Content Control
Help limit online access to age-inappropriate content by defining access by category (e.g. restrict adult content), restricting access to YouTube®, and filtering Google® searches.

Screen Time Management
Establish family routines with new focus time, family time, and bedtime settings to help you manage your child's online activities.

Internet Time Reward System NEW
Allows you to reward or extend internet time for your children, promoting healthier online habits.

Geolocation Tracking & Alerts
Help track your child's location, get alerts when your child reaches safe locations like school or home, and find lost and stolen devices.

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