

# Help Better Protect Children from Identity Theft

Today, parents and guardians must be more vigilant than ever when protecting their families from fraudulent activity. Because the reality is, **no one** is immune to identity theft — not even children. In 2017, over one million children were victims of identity theft, two-thirds of whom were under 8 years old. And out-of-pocket costs to families were estimated at over \$540 million.<sup>1</sup>

## CHILDREN ARE ALSO VULNERABLE

Activating a credit report lock for your child can help better protect against credit fraud in your child’s name. By creating an Equifax® credit report for your child and locking it, you can potentially help prevent access to it by lenders and creditors.<sup>2</sup>

## HOW TO ACTIVATE EQUIFAX CHILD CREDIT LOCK

Your child must be added to your plan. Depending on how you enrolled, you may be able to add your child to your plan through your Dashboard account or you may need to request this through your employer.

### Through your Dashboard account or Mobile App:

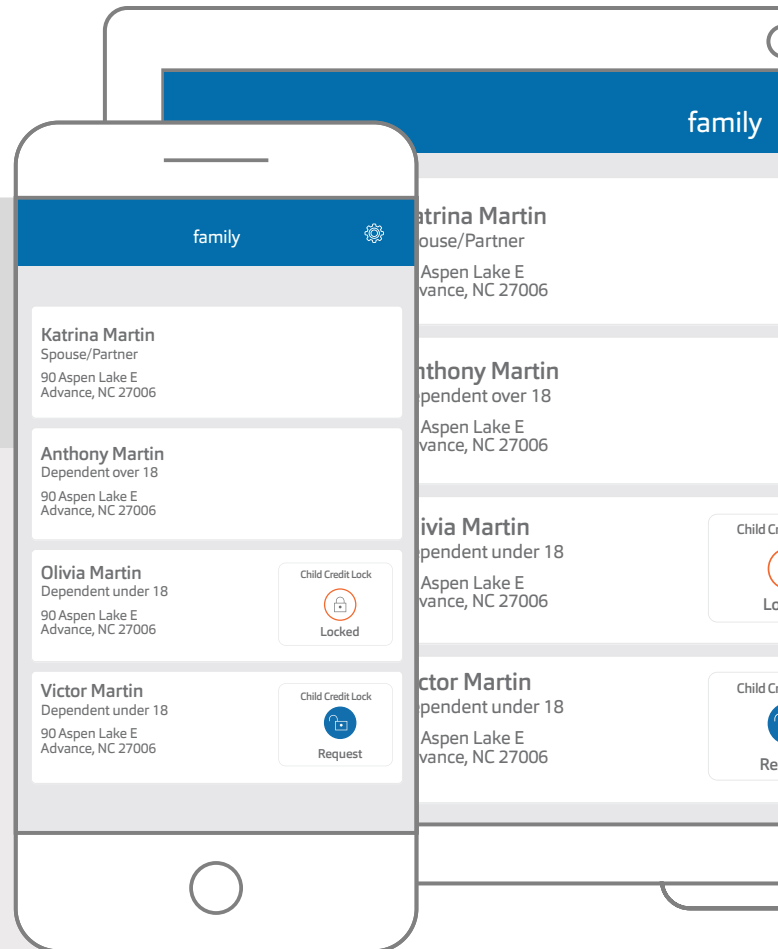
You can view the list of family members included on your plan through the Account/Family Members screen.

Simply click on the child credit lock icon next to your child’s name to access the Child Credit Lock activation screen.

Generally, a child under 18 does not have a credit file. If this is the case for your child, Equifax will create an Equifax credit report and lock it. If an Equifax credit report exists, ID Watchdog will ask you to verify your child’s personal information. You may also need to provide documentation showing that you are the legal parent or guardian to obtain a copy of your child’s credit report, or so that we can help investigate potential fraud or resolve identity theft.

## WHY ID WATCHDOG FOR CHILD IDENTITY THEFT PROTECTION?

ID Watchdog™ is the only identity theft benefits provider that offers online child credit lock capabilities. While other providers only focus on identity theft restoration and insurance, **ID Watchdog also helps better protect against new accounts from being opened in your child’s name.** And our Equifax Child Credit Lock feature is effective, convenient and secure.



<sup>1</sup><https://gizmodo.com/1-million-us-children-affected-by-identity-theft-last-y-1825486751>

<sup>2</sup>An Equifax child credit lock helps prevent access to your child’s Equifax credit report by lenders and creditors. It will not prevent access to your child’s credit report at any other credit reporting agency.

# ID Watchdog — More Protection Features for Children

ID Watchdog plans include many features and advanced tools that help subscribers better protect their families. Many of which, like Equifax Child Credit Lock, benefit children and send alerts. ID Watchdog provides benefits for all children included under a plan, so your entire family receives identity monitoring.

## BY THE NUMBERS

**60%** of identity fraud victims who are children know the perpetrator.<sup>1</sup>

**\$2.6B** Cost of child identity fraud.<sup>2</sup>

### ID WATCHDOG CHILD FEATURES



#### Credit Services

Child Credit Lock



#### Identity & Financial Monitoring

Dark Web Monitoring<sup>3</sup>

High-Risk Transactions Monitoring<sup>4</sup>

Subprime Loan Monitoring<sup>4</sup>

Public Records Monitoring



#### Advanced Tools

Social Network Alerts

Registered Sex Offender Reporting



#### Resolution Services

Fully Managed Resolution Services

Identity Theft Insurance<sup>5</sup>

Help you better protect the identities of children with ID Watchdog and Equifax Child Credit Lock. Contact us today for more information.

[IDWATCHDOG.COM](https://www.idwatchdog.com)

<sup>1</sup><https://gizmodo.com/1-million-us-children-affected-by-identity-theft-last-y-1825486751>

<sup>2</sup><https://www.javelinstrategy.com/coverage-area/2018-child-identity-fraud-study>

<sup>3</sup>Dark Web Monitoring scans thousands of internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that ID Watchdog is able to locate and search every possible internet site where consumers' personal information is at risk of being traded.

<sup>4</sup>The monitored network does not cover all businesses or transactions.

<sup>5</sup>Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.