

# Identity Theft FAQ

## Product and Service Information:

### What is WalletArmor? How does it work?

WalletArmor is a tool that serves two purposes. First, it acts as an online 'safe' where employees can put the contents of their wallet for reference. Secondly, WalletArmor will scan the underground internet for those contents to see if this information is being bought or sold.

### What if someone loses their wallet?

InfoArmor can work on behalf of the employee by using a limited power of attorney. InfoArmor will be able to assist in getting cards and accounts closed and re-issued. They will also guide the employee on how to replace government-issued documents and advise employees on how to protect themselves moving forward.

### What happens when a social security number has been compromised?

InfoArmor will work with employees to see if an account has been opened in their name. If yes, they will work on behalf of the employee to close that account or cancel any applications. This will be done through a limited power of attorney.

### What is InfoArmor's goal when an account has been opened fraudulently?

The goal is to absolve the employee of any liability and to have the inquiry/account removed from their credit profile.

### Is there anything InfoArmor cannot assist with?

InfoArmor will provide assistance, regardless of the situation. However, InfoArmor is limited when it comes to government fraud as the government does not work with third parties. InfoArmor will provide instructions for the employee on how to handle these cases.

### How does InfoArmor protect itself from security breaches?

InfoArmor implements several security frameworks for to protect their physical assets and virtual data. For example: SO2001/2, PCI-DSS 3.0. All of their data is encrypted, both at rest (using AES 256) and in transit (via TLS or Secure FTP). InfoArmor also performs quarterly intrusion detection testing to ensure there are no vulnerabilities to their systems/infrastructure.

InfoArmor insists on segregation of duties for their employees in order to prevent internal breaches. They implement strict protocols for accessing physical hardware and adhere to SSAE-16 standards. Should a breach ever occur, InfoArmor has procedures in place to recognize, isolate, and remediate the incident.

### What is PrivacyArmor®? How does it work?

PrivacyArmor® is an additional service available to Policyholders with any RSL line of coverage and not available as standalone coverage. PrivacyArmor® is the most comprehensive identity protection service available. This turnkey solution for identity protection includes proactive identity and credit monitoring, full-service remediation, a \$25,000 fraud insurance policy, access to our interactive web application for threat assessment and alert management, plus helpful tools such as WalletArmor, a Digital Identity report, CreditArmor, and IdentityMD. Also available to Policyholders as a post-breach response for corporate or individual employee use.



# Identity Theft FAQ

## Enrollment and Administration:

### How is the enrollment process handled?

The enrollment is a web enrollment. The employee would access the enrollment site and input their information.

For WalletArmor, employees will enroll online only through the InfoArmor site.

For PrivacyArmor®, the enrollment process will be one of 3 ways:

- 1) mapped to your core enrollment process (if and when possible)
- 2) enrolled in the RSL enrollment platform with other Voluntary products or
- 3) enroll on the InfoArmor site and InfoArmor will communicate payroll deduction info back to employer.

### What happens if an employee leaves the employer, can they keep it and pay on their own?

For WalletArmor, employees will NOT be able to keep/pay for this coverage if their employer cancels their GL or LTD plan associated with this coverage.

The PrivacyArmor® plan is portable.

### What becomes of the employees personal information once they leave our employment?

Unless they cancel WalletArmor coverage, their information will continue to be in WalletArmor.

### How does InfoArmor know when the person is no longer employed with us?

An active case list is provided to InfoArmor by Reliance on a quarterly basis.

### Is this service strictly between the individual and InfoArmor or is there something the employer would need to do?

Yes, the service is strictly between InfoArmor and the employee. There is nothing you, the employer needs to do.

For more information please contact your local sales representative or account manager.