

Iris® Powered by Generali Services

The A.B. Data Monitoring Services – an Iris Powered by Generali Solution, will include the following identity protection services and tools to help protect your identity and provide you peace of mind.



Identity Resolution Services

Our award-winning, U.S.-based, certified Resolution Specialists and online resources are available 24/7/365 to assist if you become a victim of identity theft, educate you about how identity theft and cybercrimes occur, and provide tips and tools to help keep your identity and digital privacy secure. With fraud and cybercrime victims increasingly suffering more complicated case types, having our expert Resolution Specialists to turn to should the unthinkable happen is invaluable.



Easy-to-Use Online Dashboard

You can select personal information to monitor, access our fraud prevention center, and view suspicious activity alerts all online in one convenient place.

Identity Monitoring

Searches for compromised credentials and potentially damaging use of data, including:

- **Compromised Credentials** – Monitors online credentials on potentially malicious sites.
- **Internet Black Market Surveillance** – Monitors the underground economy to uncover exposed, sensitive information.

Identity Monitoring Alerts

Receive an alert via email, SMS, or in the online dashboard if pieces of your identity are detected under suspicious circumstances.

One-Bureau Credit Monitoring

Credit monitoring tracks credit reports from Equifax® – searching for changes that could indicate fraud.

Three-Bureau Credit Monitoring

Credit monitoring tracks credit reports from the three major credit bureaus – TransUnion®, Experian®, and Equifax® – searching for changes that could indicate fraud.

Fraud Protection Center

Our online dashboard provides access to our Fraud Protection Center, where you can place fraud alerts, credit freezes, and more on your credit reports via the three credit bureaus.

Up to \$1 Million Identity Fraud Insurance

Up to \$1 Million Identity Fraud Insurance to cover out of pocket expenses, professional service fees associated with identity restoration, and unauthorized electronic fund transfer reimbursement for checking & savings accounts, investment accounts, and health spending/savings accounts.*

Minor and Family Identity Monitoring

We help bring peace of mind by proactively safeguarding minors and their family's digital identity. We will continuously search for compromised information, and potentially damaging use of data, including social security number. In addition, we extend monitoring to minor's immediate family members, to keep the whole household protected. If compromising data is detected on the dark web, the parent will receive an alert via email, SMS, or through their secure online dashboard – so they can take immediate action. If identity theft does occur, we will provide award-winning white-glove support, helping the family member until their identity is restored.



Beneficiary Companion®

With Beneficiary Companion, we'll take care of the administrative details involved in closing a loved one's life legacy, including their social media accounts, relieving the stress of paperwork, and allowing beneficiaries to focus on the healing process. We give beneficiaries additional peace of mind by providing guidance on how to protect their loved one's identity as well as resolution assistance in the event of identity theft.



ScamAssist®

ScamAssist is a distinctive scam analysis tool and 24/7 service that helps you avoid falling for scams of all kinds. ScamAssist includes an easy digital submission experience for suspicious emails and access to our Resolution Specialists for support on any scam – email, phone, text message, or direct mail.

Our U.S.-based ScamAssist Specialists act as trusted advisors by helping you identify which solicitations are deceptive and advise how to proceed. Within 24 hours, our specialists will scrutinize any suspicious message you submit for signs of fraud, analyze the message using a rigorous proprietary methodology to compare the solicitation to known scams and phishing schemes, and provide a detailed assessment of the believed level of legitimacy and recommended next steps to minimize any damage.**



Small Business Identity Monitoring and Resolution

Our small business monitoring allows the business owner to continuously monitor the dark web for sensitive company data. This includes company name, small business domain, product brand name, Employer Identification Number (EIN), Data Universal Numbering System (DUNS) number, CreditSafe number and more.

The business owner will receive an alert via email, SMS, or in the online dashboard if monitored data is found under suspicious circumstances.

If business owner's personal or business information is compromised, we provide unrivaled, white-glove 24x7 identity theft resolution services, handling affidavits, creditor disputes, communication with law enforcement, and much more. We take immediate action to help resolve the situation and provide on-going protective measures to help keep your identity and digital privacy secure.

Disclaimers

*The Identity Expense Reimbursement and the Unauthorized Electronic Fund Transfer Reimbursement benefits are underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Generali Global Assistance, Inc., dba Iris® Powered by Generali for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits at <https://www.irisidentityprotection.com/terms-conditions>.

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