

protect your identity



Welcome to ID Sentinel Alert™


It won't happen to me...

That's what most people think, but your everyday transactions reveal key personal information that can be used without your knowledge to commit a crime. Protecting yourself from identity theft is crucial and ID Sentinel Alert™ is your answer to staying one step ahead of the criminals.

Thank you for joining ID Sentinel Alert™. Our goal is to become your trusted partner, helping to protect you from the devastating impact of identity theft. We hope you enjoy the many benefits it provides for years to come. If you have any questions about our program, don't hesitate to call the toll-free number on the front of your membership card.

Sincerely,
Membership Services

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Over the past 5 years, identity theft has impacted over **27 million Americans.**

Membership Benefits Overview

Law enforcement agencies agree that the key to identity theft is the misuse of consumer address and billing information. You see the headlines almost every day. Unsuspecting consumers are being targeted for and victimized by identity theft from every conceivable angle – financial institutions, retailers, mail boxes, post offices, the Internet, email, relatives, co-workers – and the list keeps growing. You never know when it's going to be your turn. ID Sentinel Alert™ is designed to minimize your exposure and stop the potential misuse of your ID information.

ID Sentinel Alert™ includes a unique four component Identity Theft Package that alerts you to possible threats to your identity and helps you manage the after effects of identity theft if you become a victim.

Identity theft victims average 300 hours of activity in attempts to clear their names.

United States Postal Inspection Service

Identity Theft Insurance underwritten by subsidiaries or affiliates of Chartis, Inc. 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.

Note: to receive a copy of the actual policy, please call the toll-free number listed on the front of your membership card.

Identity Theft Package

Early Alert™

This innovative early detection and warning system utilizes a proprietary system to provide worry-free identity protection 24/7. We scan over 1,500 data sources at various intervals. ID Sentinel Alert™ then notifies consumers of address changes that typically signal an identity theft in progress.

Identity Theft Insurance

With a limit of \$25K and a \$0 deductible, this benefit protects against the financial hardships associated with identity theft such as costs to defend against collection suits for falsely incurred debt, lost wages, other legal fees, and correspondence with creditors. In addition to financial relief, policyholders have access 24/7 to trained identity theft specialists to aid in the recovery process.

Identity Restoration

Step-by-step instructions for restoring your identity along with access to trained specialists and services vital to the recovery process. We give consumers the option to manage this process themselves or to have us do it for them – further minimizing the hassle involved. Our restoration services enable victims to regain their privacy with minimal effort.

Newsletter

This monthly publication educates consumers on various privacy issues as well as providing notification of potential frauds or threats.



Early Alert™

The Problem

Identity theft is becoming a crime of epidemic proportions. Last year nearly 9 million Americans were victims of identity theft. From January of 2005 through August, 2009 over 260 million consumer records have been compromised.

- Since it doesn't cost a thief anything to store your stolen social security number, sometimes they wait years before they begin using your social security number to steal your identity. You need to protect your identity like you insure your home and car.
- After the thief has made a decision to use your information, victims typically don't know they've been victimized until an average of nine months after the thief has actually started using your identity.
- It takes an average of 300 hours and up to 44 months to correct problems associated with identity theft such as credit damage and legal issues. Can you be without credit for years?
- One of the fastest growing forms of identity theft is the non-financial exposure such as: employment/IRS fraud, medical fraud, and false arrest as a result of crimes committed by someone who has assumed your identity. This can result in your going to jail. Of course, these types of identity theft will cost you money as well.

The Solution


Early Alert™ is a powerful system that identifies potential misuse of your identity before you become a victim or catches it in its earliest stages. Privacy Solutions scans over 1,500 financial and non-financial data sources searching for suspicious activity that may indicate the beginning steps of identity theft.

The Benefits

Catching identity thieves early in the process minimizes your time spent and money lost correcting any illegal actions the thief has taken. Detecting a theft in process within the first thirty days usually results in less than 10 hours of work to repair. Early Alert™ offers you piece of mind knowing that if someone does try to assume your identity you'll catch it before it becomes an expensive, time consuming legal battle.

Understand the crime. Outsmart the criminal.

Once thieves steal your social security number, they are able to use your identity and your good credit. This is the most serious form of identity theft, called identity assumption. With your social security number, a thief can now set up bogus bank, credit card, and cell phone accounts. They can even obtain employment, get medical treatment using your information or even commit crimes in your name. Then, by redirecting the billing information for these new accounts to his address, not yours, the thief delays you for up to nine months from knowing that fraudulent activity is occurring in your name. Hiding address changes from you is crucial to the identity thief's success. Finding these address changes along with other suspicious activity and alerting you is our job allowing us to protect you and your identity.



Victims who discovered identity theft in the early stages, within the first month, spent fewer than 10 hours resolving the related problems.

U.S. Federal Trade Commission statistics

Early Alert™

How it Works

ID Sentinel Alert™ uses your identifying information (name and address) to search over 1500 different data sources at daily, weekly, bi-weekly and monthly intervals. Data sources include, but are not limited to:

- All 3 credit bureaus
- Financial institutions
- Insurance groups
- Cell phone detail
- White and Yellow Pages
- Real property records
- Subscriptions

When address changes associated with your ID information are detected, you'll be immediately notified by a personal phone call. If you have initiated the changes you'll do nothing. If you did not initiate the change, this is your warning that someone may be trying to steal your identity. In such an event, an ID Sentinel Alert™ customer service representative will provide you with the information that you need to protect yourself.

Enhanced Monitoring

ID Sentinel Alert™ also provides you with the option of updating ID Sentinel Alert™ for enhanced monitoring by providing us with more information about you. Obviously, the more we know the better we can protect you. To enhance the monitoring service, simply call the toll-free number listed on your membership card. Regardless of whether or not you update ID Sentinel Alert™, you are protected.

Only 1 in 10 victims report they were aware that their personal information had been taken before discovering they were victims of identity theft.

Victims of identity theft have reported that clearing their names and reclaiming their identities can take an average of 44 months.

U.S. Federal Trade Commission statistics

Identity Theft Insurance

To help curtail the devastating financial impact identity theft can cause, ID SENTINEL ALERT includes coverage designed to reimburse you for the expenses incurred to reclaim your identity. Personal Internet and Identity Coverage Policy covers up to \$25,000 with no deductible.

Chartis Means Strength and Service

Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence. Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis, Inc.

The Problem

Should you become a victim of identity theft, restoring your name and good credit is a time-consuming and expensive process. You endure a number of costly steps to dispute fraudulent debts and accounts opened by an identity thief.

The Solution

The Identity Theft and Fraud Division have developed a unique insurance policy. This Personal Identity Coverage Policy (PIC) provides you with expert assistance through unparalleled customer service, income protection and expense reimbursement.

How it Works

Dedicated support professionals that understand that identity theft is a traumatic, criminal event are available 24/7 to assist you until your crisis is completely resolved. In addition, an ID Theft Recovery Kit, complete with form letters to send to creditors and bureaus, is provided to each identity theft victim.

Coverage is provided for lost wages as a result of time off work related to a stolen identity event for up to \$500 a week for four weeks after. This benefit also covers expense reimbursement. This includes any expenses related to the recovery of your identity, including defense costs for certain civil suits, re-filing for loans and reimbursement of fees.

Note: to receive a copy of the actual policy, please call the toll-free number listed on the front of your membership card.

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Identity Theft Restoration

The Problem

Identity theft is defined as a crime in which someone wrongfully obtains and uses another's personal data for fraud, deception and typically, economic gain. As this problem reaches critical levels, we've made identity protection a key component of our service.

The Solution

Our identity theft recovery package provides the information, strategies and assistance necessary to maintain control of your identity. Regain and restore your privacy with our comprehensive recovery package.

The Benefits

Identity theft goes well beyond an invasion of privacy. It can burden you with lasting credit problems and legal fees that may take years to resolve. Our identity theft recovery package puts you in control of your identity. By guiding you through identity recovery, we will help you regain your privacy while minimizing risk and loss.



How it Works

Should you become a victim of identity theft, ID Sentinel Alert's™ Protection Services provides education and recovery assistance materials including:

Recovery Kit

An ID Theft Recovery Kit complete with pre-written correspondence for creditors and bureaus is sent to all victims to help you in the recovery process. This step by step manual details the resolution process and provides guidance for avoiding future complications.

Restoration

Members may also choose the option of a unique Identity Restoration Service that will take over the identity recovery process. We give consumers the option to manage this process themselves or to have us do it for them – further minimizing the hassle involved. Our recovery specialist will bring your identity back to a "pre-theft" status.

By assuming and reorganizing the recovery process on your behalf, ID Sentinel Alert™ can save you time, money as well as the hassle and headaches associated with clearing and restoring your identity.

Victim Assistance

Sometimes an identity thief can strike even if you've been very careful about keeping your personal information to yourself. If you suspect that your personal information has been hijacked and misappropriated to commit fraud or theft, take action immediately, and keep a record of your conversations and correspondence. Exactly which steps you should take to protect yourself depends on your circumstances and how your identity has been misused.

However, six basic actions are appropriate in almost every case.

- Call the number on your membership card
- Place fraud alerts
- Close compromised accounts
- File police report
- File FTC complaint
- Chart your actions

Newsletter

Awareness is the first line of defense against identity theft. For that reason, we provide a monthly e-publication designed to educate you and increase your understanding of identity protection issues. The Newsletter enables you to be proactive in protecting your personal information.

How it Works

To review the newsletter, visit our site at www.IDSentinelAlert.com.

Topics Regularly Covered Include:

- Timely alerts to potential scams, frauds or threats
- Information regarding new or currently available protection options
- Precautionary tips and advice from security professionals and identity theft specialists

ID Sentinel Alert™ is Your Trusted Partner

Safety is one of the most basic human needs. In this day and age, defending yourself and your family against identity theft can be a complicated issue. By proactively monitoring your personal information for you, ID Sentinel Alert™ provides a level of safety and security that you can't realistically achieve on your own. And, in the event that we do discover an attempt to assume your identity, we provide the awareness and strategy necessary to protect the ones you love.

Safer decisions begin with ID Sentinel Alert™. We look forward to serving you and making safety and security for your family a reality.



New accounts were opened
in less than 10% of the cases
when it took victim less than
1 month to discover that their
information was being misused.

U.S. Federal Trade Commission statistics



Summary Description of Benefits for the Personal Internet and Identity Coverage Master Policy

Summary Description

This Summary is provided to inform you that as a member of ID Sentinel Alert™, you are entitled benefits under the Master Policy referenced below. This Summary Description of Benefits does not state all the terms, conditions, and exclusions of the Policy. Your benefits will be subject to all of the terms, conditions, and exclusions of the Master Policy, even if they are not mentioned in this Summary. A complete copy of the Policy will be provided upon request.

The Master Policy of Personal Internet and Identity Coverage has been issued to: Privacy Solutions, LLC (the "Master Policy Holder"), Policy Number: 916281 underwritten by insurance company subsidiaries and affiliates of Chartis, Inc., to provide benefits as described in this Summary.

General Information

Should you have any questions regarding the Membership Program provided by the Master Policyholder, or wish to view a complete copy of the Master Policy, please call the customer service number located on the front of your membership card.

Filing a Claim

To file a claim under the Master Policy, contact: 1-866-IDHelp2 (1-866-434-3572). This is a group master policy issued to Privacy Solutions, LLC. If this master policy is terminated, your benefits will cease effective that date. It is the obligation of the master policyholder to inform you of any termination of the master policy.

Limit of Insurance:

Aggregate Limit of Insurance	\$ 25,000	per policy period
Lost Wages	\$ 500	per week, for 4 weeks maximum

Deductible

\$ 0	per policy period
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Identity Theft Insurance underwritten by subsidiaries or affiliates of Chartis, Inc. 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.

Summary Description of Benefits for the Personal Internet and Identity Coverage Master Policy

Benefits

We shall pay you for the following:

Costs

1. Reasonable and necessary costs incurred by you in the United States for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity event;
2. Reasonable and necessary costs incurred by you in the United States for notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of your efforts to report a stolen identity event and/or amend or rectify records as to your true name or identity as a result of a stolen identity event;
3. Reasonable and necessary costs incurred by the insured for up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after your knowledge or discovery of a stolen identity event.

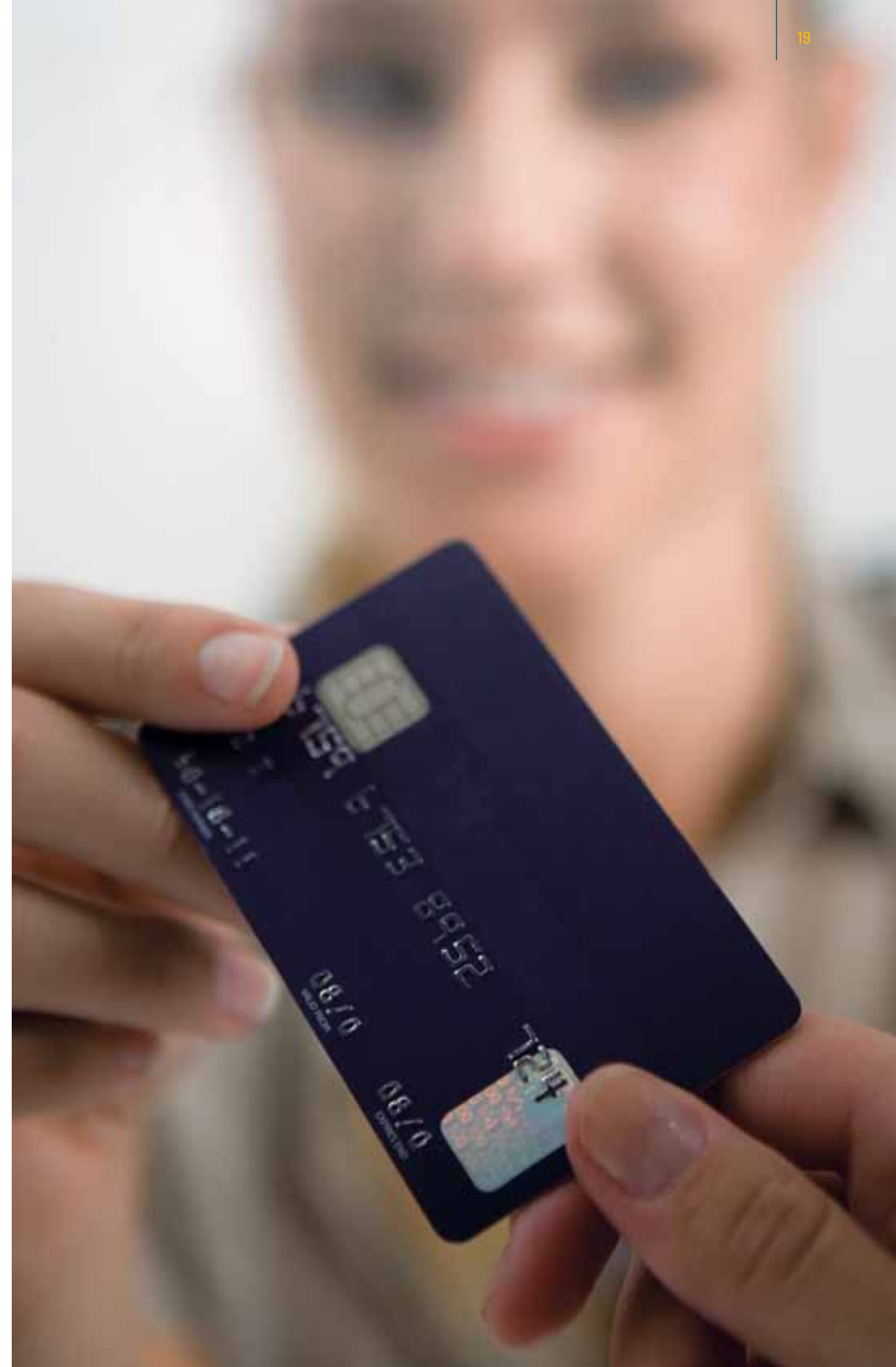
Lost Wages

Actual lost wages earned in the United States, whether partial or whole days, for time reasonably and necessarily taken off work and away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a stolen identity event. Actual lost wages includes remuneration for vacation days, discretionary days, floating holidays, and paid personal days but not for sick days or any cost arising from time taken from self-employment. Coverage is limited to wages lost within twelve months after your discovery of a stolen identity event.

Legal Defense Fees and Expenses

Reasonable and necessary fees and expenses incurred in the United States by you with our consent for an attorney appointed by us for:

1. Defending any civil suit brought against you by a creditor or collection agency or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as a result of a stolen identity event; and
2. Removing any civil judgment wrongfully entered against you as a result of the stolen identity event.



Summary Description of Benefits for the Personal Internet and Identity Coverage Master Policy

Coverage Scope

The Master Policy provides benefits to you only if you report a stolen identity event to us by the contact number stated above as soon as you become aware of a stolen identity event, in no event later than 90 days after the stolen identity event is discovered by you and you follow the instructions given to you in a claims kits that you will be provided. These instructions will include notifying major credit bureaus, the Federal Trade Commission's Identity Theft Hotline and appropriate law enforcement authorities. This claims kit will also instruct you how to file for benefits under the policy if the stolen identity event results in losses covered under the policy.

You will only be covered if a stolen identity event is reported to us within 6 months. You will not be covered if the stolen identity event first occurs after termination of the master policy or termination of your membership in the Master Policyholder's program.

Limits of Insurance

The most we shall pay you are the Limits of Insurance shown above. All Legal Costs shall be part of and subject to the Aggregate Limit of Insurance. LEGAL COSTS ARE PART OF, AND NOT IN ADDITION TO, THE LIMIT OF INSURANCE. The Lost Wages Limit of Insurance shown above is a sub limit of the Aggregate Limit of Insurance and is the most we shall pay you for lost wages.

Deductible

You shall be responsible for the applicable Deductible amount shown on page 19 and you may not insure against it.

You shall be responsible for only one Deductible during any one policy period.

Other Insurance

We shall be excess over any other insurance, including, without limitation, homeowner's or renter's insurance. If you have other insurance that applies to a loss under this policy, the other insurance shall pay first. This policy applies to the amount of loss that is in excess of the Limit of Insurance of your other insurance and the total of all your deductibles and self-insured amounts under all such other insurance. In no event shall we pay more than our Limits of Insurance as shown above.

Duplicate Coverage

Should you be enrolled in more than one membership program insured by us, or any of our affiliates, we will reimburse you under each membership program:

- a. Subject to the applicable deductibles and limits of liability of each insured membership program.
- b. In no event shall the total amount reimbursed to you under all membership programs exceed the actual amount of loss.

COVERAGE DOES NOT APPLY TO RESIDENTS OF THE STATE OF NEW YORK.



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Terms and Conditions

The following is the Membership Agreement between the sponsoring organization ("We and Us") and the person who has enrolled in the ID Sentinel Alert™ program ("You"). All persons subscribing, "Members," agree to be bound by these terms of Membership and are urged to read them carefully. If you have any questions regarding your Membership, You may contact our customer service center 24 hours a day (excluding holidays) at the toll free number listed on your Membership Card.

Membership Benefits

As a Member, You have access to the information located on the ID Sentinel Alert™ Web site, customer service center and other services offered by independent vendors, "Benefits," as specified in this Membership Guide. This is a Membership Program only, and may be discontinued or modified at any time.

Membership Terms

Your Membership is effective immediately upon enrollment by You and shall continue until terminated by You at any time by calling Us at the toll free number listed on your Membership Card or by writing Us at the address provided by a ID Sentinel Alert™ customer satisfaction specialist.

Payment of Membership Fee

The payment of your Membership Fee is made automatically by a charge to the specified billing vehicle authorized by You. If we are unable to bill the Membership Fee to your specified billing vehicle at any time, we reserve the right to terminate your Membership without notification. You may cancel your Membership within 30 calendar days of joining and be entitled to a complete refund of all Membership Fees excluding any one time enrollment fee.

Renewal of Membership

This Membership automatically renews either monthly or annually (depending on the option selected) indefinitely without action by You, and the Membership fee is charged to You at the time of renewal. A Member whose membership fee has been paid is entitled to all privileges included in the ID Sentinel Alert™ program until the Membership has been cancelled by You or US. If canceled You shall lose access to the Benefits as well as the areas of the web site designated for Members only. You may cancel at any time by calling Us at the toll free number listed on your Membership Card or by writing Us at the address provided by a ID Sentinel Alert™ customer satisfaction specialist However, please note that neither full nor pro-rated refunds will be given for the current month/year.

Use of Membership

Your Membership is non-assignable and non-transferable. You agree that only You may use the Benefits included in the ID Sentinel Alert™ program.

Disclaimer of Liability

ID Sentinel Alert™ and/or the sponsor, do not guarantee, nor are responsible for, the quality of products or services provided by any independent vendors. ID Sentinel Alert™ and the sponsor are making no representations with respect to those matters. In the event any benefit is deemed unsatisfactory to the Member, the Member will look solely to the provider of the product or service for rectification. Accordingly, ID Sentinel Alert™ and the sponsor make no warranty, expressed or implied, including but not limited to the warranty of merchantability or fitness for a particular purpose with respect to any of Services obtained by You. Our liability shall not exceed your current Membership Fee and under no circumstances shall we be liable for incidental, consequential or exemplary damages. We may revoke, repossess, modify or cancel the services at any time. You represent that you have read this Agreement and understand the terms, and conditions and You agree to be legally bound by them. Use of the Membership is governed by the terms, and conditions set forth herein when issued and retained, and any use of the Membership constitutes acceptance thereof.

Entire Agreement

This Agreement contains all of the terms and conditions of Membership and no representations, inducements, promises or agreements concerning the Membership not included in this agreement shall be effective or enforceable. If any of the terms of this Agreement shall become invalid or unenforceable, the remaining terms shall not be effected.

Reservation of Rights

We reserve the right to eliminate, add, change, and substitute Benefits and participating vendors without notice to You. We further reserve the right to change the terms and conditions of this agreement and any Membership policies at any time without notice.

Governing Law

This Agreement and the terms of the Membership shall be interpreted, construed, and enforced exclusively according to the laws of the state of Illinois. For any disputes regarding this agreement you irrevocably consent to exclusive jurisdiction and venue before any federal or state court residing only in Chicago, Illinois to whose personal jurisdiction You agree to submit. However, nothing in this agreement is intended or shall be construed to negate or otherwise affect the consumer protection laws of the state in which You reside.

FAQ's

Do you resell or use my information for any other purposes?

No. We keep it strictly confidential and use it only for our Early Alert™ Service.

Do you need my social security number or date of birth?

No. By using our proprietary Early Alert™ system, we are able to protect you without their use. We know of no other system that can give you this level of protection without using a Social Security number.

How do you monitor without my social security number?

Our technical and legal team's experience in background screening and data analytics goes back 16 years. That experience helped them develop this unique service without needing a social security number.

I believe that I am a victim of identity theft. What should I do?

There is a series of steps available at www.IDSentinelAlert.com that victims should take or call the number listed on the front of your membership card.

Is my information secure?

Yes. First we have the highest level of security systems possible in place. And, since we only use your name, address, and phone number to provide our service, your personal and sensitive information is not at risk.

How does your monitoring service work?

Please read Early Alert "How it Works" inside this brochure.

What kind of data sources do you monitor?

We look at a broad range of both financial and non-financial data sources. Some examples: are the three major credit bureaus, cell phone records, white and yellow pages, insurance groups, subscriptions, financial institutions, and real property records.

Is this credit monitoring? What is the difference?

No. Credit Monitoring looks at credit. Early Alert™ watches over 1,500 financial and non-financial data sources looking for suspicious activity along with the key to identity theft which, according to law enforcement officials, is the address.

My credit monitoring service says that they monitor address changes as well why is yours better?

First we look at more than address changes. The credit bureaus are only looking at the address they have while we scan hundreds of different financial and non-financial sources looking for suspicious activity. Also, a Federal Reserve report points to an independent study group that determined that up to 79% of credit reports have some type of errors.

Is there a guarantee that my identity will not be stolen?

No one can guarantee that. However, Early Alert™ was designed to catch an id theft early or before it happens. The key to limiting your damage is to take the proper steps after you become aware that there is a potential theft. If you discover a theft within the first 30 days, the FTC estimates that it takes about 10 hours to repair your identity. If you catch it later, it can take up to 300 hours and 44 months to fix.

I believe that I have insurance coverage but I did not get a policy. Am I covered?

Because you are covered under a "Chartis Master Policy," individual policies are not issued. The "Summary of Benefits" inside this brochure describes your coverage. For additional information beyond that, please call Chartis at 1.866.434.3572.

How do I file a claim?

Please call Chartis at 1.866.434.3572 and let them know that you are covered under "Master Policy number 916281". They can help you 24/7.

Does your program cover an identity theft that occurred before my coverage began?

If you were not aware of an identity theft prior to your effective date, you will be covered for identity restoration and most of the expense reimbursement items. Please see the "Summary of Benefits" for details.

What happens when I apply for credit?

The monitoring process has no impact on your ability to get credit. If you have been a victim of identity theft and your credit has been compromised, the Identity restoration will return your credit to a 'pre-theft' status.

Does ID Sentinel Alert monitor my credit card transactions?

No, ID Sentinel Alert does not monitor your credit card transactions. ID Sentinel Alert is only monitoring to see if any suspicious activity has occurred that could be the beginning of identity theft.

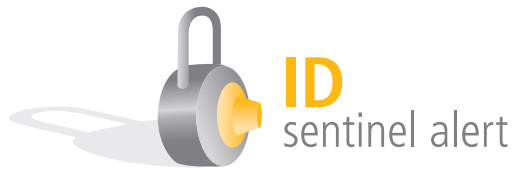
What is considered "family"? If my mother-in-law is living in my household, is she covered too?

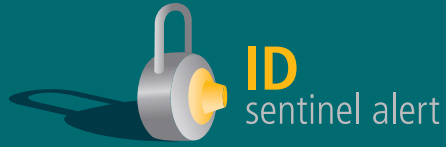
The Family Plan may be used by the Member and his immediate family members. "Immediate family members" include the Member's spouse or "domestic partner" and all of the Member's children up to and including the age of 23 whose legal address is the same as the Members'. So unfortunately no, your mother-in-law would not be covered. But if you are interested, we would be happy to provide your mother-in-law with an individual plan of her own.

What does the insurance cover?

Please refer to the "Summary of Benefits" inside this brochure. For a complete list of FAQs visit our website at www.IDSentinelAlert.com.

protect your identity





www.IDSentinelAlert.com

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