



Service Agreement

We are pleased to present this Service Agreement outlining the specifics of our **LibertyID for Small Business** service.

1. Employee Identity Theft Restoration Services

Fully Managed Recovery Services for Employees and Their Eligible Family Members. A professional Recovery Specialist handles the research, documentation, and legwork on behalf of the employee or their eligible family member to resolve both financial and non-financial identity fraud.

A. Eligible Family Members include:

- i. active employee
- ii. the employee's spouse or domestic partner
- iii. the employee's dependents under the age of twenty-five (25) who have the same permanent address as the member
- iv. any handicapped adult living in the same household with the employee who requires assistance from the family to manage their affairs
- v. the parents of the employee and the parents of the spouse or domestic partner, including those parents who have been deceased for twelve (12) months or less.

B. Eligibility for Services to the employee or their eligible family member is based on identity theft events that are discovered or first known to the employee or their eligible family member, and reported to LibertyID during the coverage period. Identity theft events that are discovered or first known to the employee or their eligible family member prior to their coverage period are not eligible for Services under this Agreement.

C. If, for any reason, an Employee or an Employee's Eligible Family Member is a victim of identity theft within the term of the program, a professional Recovery Specialist will manage the recovery process with a goal to restore their name and credit to pre-event status. LibertyID for Small Business will handle the follow-up, paperwork, and phone calls on their behalf, through a limited power of attorney authorization. Once an identity theft event is reported, the following actions will be taken to manage their recovery:

- i. The victim will be assigned a Recovery Specialist, who will work with them to perform the necessary actions to recover their name and credit history.
- ii. The victim will have direct access to their Recovery Specialist via phone, email, and fax for the duration of the case and for 12 months thereafter.
- iii. The victim will be provided an Identity Care Account with free credit monitoring and access 24x7x365 to updates concerning the status of their Identity theft case.

- iv. The Recovery Specialist will immediately send them a Recovery Packet (if applicable) by email, fax or overnight delivery, with a limited power of attorney form, and instructions for immediate action to be taken.
- v. Once the forms in the Recovery Packet are returned, the Recovery Specialist will perform any or all the following actions:
 - a. Place fraud alerts at the three major credit bureaus
 - b. Provide copies of credit reports from all three credit bureaus and review the reports with them to identify fraudulent activity.
 - c. Assist in completing the official Identity Theft Affidavit from the Federal Trade Commission to establish their rights as a victim.
 - d. Contact the Social Security Administration, US Postal Service, Department of Motor Vehicles, among others, to reverse any wrongful information, transactions, or misuse of official documentation as applicable to the case.
 - e. Research and document any fraudulent transactions, false accounts, or contracts signed with creditors, banks, utility companies, leasing agents, medical facilities, etc., and follow up to make sure all wrongful activity is resolved and removed from credit files.
 - f. Work with local and federal law enforcement to try to stop the criminal(s) that are misusing the employee's name.
- vi. At the close of their case, their Recovery Specialist will provide confirmation of their return to pre-identity theft status.
- vii. The Recovery Specialist will provide post-recovery follow-up for 12 months as well as continue to provide free credit monitoring for the duration of that 12-month period.

2. Pre-Breach Planning Services

The following Services are available at any time during the coverage period regardless of whether a Data Breach event has been declared.

- A. Information Governance Self-Assessment Questionnaire that helps you determine your business's data risks, strengths and weaknesses
- B. Template Information Governance Policy which is a downloadable roadmap to write an implementable policy that is customized to fit your needs.
- C. Data Breach Incident Response Checklist consisting of immediate and follow-up actions in the event of a data breach to ensure preparation is in place prior to an event.

3. Post-Breach Response Services

The following Services are available in response to a declared Data Breach event.

- A. Services are limited to two (2) Data Breach events per twelve (12) month period. Services for additional Data Breach events are available for an additional fee.
- B. Live response 24/7/365 to answer questions, receive reports of a suspected Data Breach event and recommend critical first steps.

- C. Dedicated point of contact from LibertyID to respond to calls, deliver critical documents and address ongoing concerns.
- D. Comprehensive information gathering and assessment process to determine the nature and extent of the Data Breach event and applicable federal and state notification requirements.
- E. Creation of a detailed plan and timeline to provide an effective response to the Data Breach event.
 - i. Recommend notification letter content to governmental agencies and Affected Consumers based on the circumstances and compliance requirements of the Data Breach event.
 - ii. Recommendations concerning public relations communications and FAQ's to employees, the press, general public and others.
 - iii. Recommendations concerning communication and interaction with law enforcement agencies.

4. Consumer Restoration in the event of a Company Data Breach

Fully Managed Identity Fraud Recovery Services for up to 5000 affected consumers per data breach event at your company for up to two (2) events per twelve (12) month period. A professional Recovery Specialist handles the research, documentation, and legwork on behalf of the victim to resolve both financial and non-financial identity fraud. Eligibility for Services to the consumer is based on identity theft events reported to LibertyID during the coverage period. Fully Managed Recovery Services are available for Affected Consumers for any cause for a period of twelve (12) months from the date of the Data Breach notification letter sent by the Business Plan Member. The aggregate limit for Affected Customers per business with multiple locations under common ownership or control is 100,000. Coverage for more than 100,000 is available for an extra charge.

5. Semi-monthly Newsletters and Flash Alerts

Regular educational updates on trending cyber security, identity theft, and data breach topics and threats to continuously improve your cyber security posture.

6. Optional Services with Additional Fees Based on the Size of the Event

- A. Services for additional Data Breach events beyond two per calendar year are available for an extra fee.
- B. Recommendations and preferred pricing for additional services to Affected Consumers that may be required or beneficial including credit or non-credit monitoring and ID Theft recovery services.
- C. Recommendations and preferred pricing for address management, mailing and call center services that may be required or desirable to incorporate into the response plan.

Data breach services are provided to plan members for informational purposes only and not for the purpose of providing legal advice.

LibertyID reserves the right to refuse Services or terminate Services to a Plan Member where LibertyID determines, in its sole discretion that a Plan Member is committing fraud or other illegal acts, making untrue statements, or is failing to adequately participate in their individual data breach response plan or identity theft recovery case. The Services provided under this Agreement do not include the recovery of financial losses of any kind arising from a data breach or identity theft event.

As defined by the Credit Repair Organizations Act, LibertyID is not a credit repair organization and LibertyID will not provide credit counseling or credit repair to a consumer's credit.