

# ID MEDICS

ID Theft Recovery

Date of Issue: \_\_\_\_\_

Account Number: \_\_\_\_\_

## Fully Managed Personal Plan

### Benefits of the ID Medics Personal Plan:

Fully managed recovery provides a victim of Identity Theft with a certified Recovery Advocate who works on the victim's behalf to perform all the tasks necessary to restore their identity, through the use of a limited power of attorney. This includes the Advocate completing and filing forms, performing research, and contacting all agencies, financial institutions, and companies to ensure that the fraudulent activity is addressed and resolved.

This Fully-Managed Resolution of Identity Theft includes:

- ✚ A Personal Recovery Advocate assigned to manage the identity recovery
- ✚ A customized Recovery Plan will be established to address specific issues
- ✚ The Advocate will perform the research, phone calls, letters, follow-up, and case documentation
- ✚ The Advocate will contact creditors, bill collectors, banks, mortgage companies, and agencies such as the DMV, SS Administration, and the US Postal Service
- ✚ Advocate will continue to work until all fraudulent events have been successfully addressed and expunged!
- ✚ The Advocate will also perform post-recovery follow-up for 12 full months to address any additional fraudulent activity that may surface later.

ID Theft Recovery Services Provided By: Merchants Information Solutions, Inc.  
ID Theft Recovery Hotline: 1-866-SMART68 (1-866-762-7868)

### Plan Inclusions:

1. Unknown identity theft that occurred prior to the date of the plan
2. Unlimited discovery period
3. Family fraud
4. Acts of terrorism
5. Domestic partners
6. Personal Plan specifically include Individuals and qualifying family members including:
  - Primary member and their spouse or domestic partner
  - Dependents under the age of 25 who share the same permanent address
  - Any handicapped adult living in the same household, who requires assistance to manage their affairs
  - The mother and father of the member or partner who live at the same permanent address, or who are registered in a senior assisted living facility, hospice, or nursing home, or who have been deceased for 12 months or less

### Plan Exclusions:

1. No services will be provided for fraudulent or illegal acts of the registered customer and/or customer negligence whether acting alone or in collusion with others material misrepresentation by customer. Further, the ID Medics service provider, Merchants Information Solutions, Inc. and/or its service provider(s), reserves the right to refuse service or terminate services where it is deemed that the individual is committing fraud or other illegal acts, making untrue statements, or failing to perform his/her portion of the recovery plan.
2. A business entity does not qualify for benefits under the Personal Plan. Contract must specify Business Plan.
3. Identity theft events that pre-date the effective date of the initial term of the contract are not eligible for services under this contract if the event was known to the individual prior to the effective date of the initial term.
4. Individuals who were convicted of any crime involving fraud are not eligible to be ID Medics plan participants, and if enrolled by mistake, are not eligible to receive any plan benefits.