



# protect what makes you, **you.**

there's nothing more valuable than your identity.

**Allstate**<sup>SM</sup>  
IDENTITY PROTECTION





# agenda

- 1 Identity theft
- 2 Allstate Identity Protection coverage
- 3 Portal walkthrough
- 4 Q&A



## with convenience comes **risk**

We trust companies to store our personal and financial information when we do business with them, but sometimes even the most trusted organizations experience a hack or breach. This creates enormous opportunities for identity thieves.

# families face growing risks

## Digital dependence:

Families are spending more time online than ever before, and their risk is rising.

## Increased danger:

Children are targeted by cybercriminals, predators, and even their own peers at alarming rates.

## More hardships:

Families experience more fraud incidents, greater losses, and longer remediation times.

# 3x

Families are 30% more likely to fall victim to fraud and when they do, their losses are 3x more than for individuals<sup>1</sup>

# \$1B

Child identity fraud affects 1.24 million kids and costs US families \$1 billion annually<sup>2</sup>

# \$18,246

Seniors lost \$1 billion to fraud in 2020 — on average, individual victims lost \$18,246<sup>3</sup>

1: Javelin Strategy & Research, "Identity Fraud and Families — Impacts of a Digitally Connected Life," 2021

2: Javelin Strategy and Research, "Child Identity Fraud: A Web of Deception and Loss," 2020

3: 2021 IC3 Elder Fraud Report, Federal Bureau of Investigation





# identity fraud could **cost you more** than you think

Everyone has financial and social data in the digital space, and a breach exposing any of that information could do real harm.

Identity fraud losses in 2022:

# **\$43B**



# 353M

People were impacted by  
data breaches in 2023.

Unfortunately, the  
problem isn't going away.



# Investing in identity theft

**\$15**

**price for a valid  
credit card data**

**\$10**

**price for a stolen  
PayPal account  
with a minimum  
\$1,000 balance**

**\$20**

**price for  
cryptocurrency  
account**

**\$20**

**price for social  
media account**

# your Allstate Identity Protection Pro+ Cyber coverage

## Family protection<sup>Δ</sup>

- Coverage for everyone “under roof” and “under wallet”
- Senior family coverage (parents, grandparents and in-laws age 65+, no matter where they live)
- Elder fraud protection
  - Elder Fraud Center
  - Scam support
- Family digital safety tools<sup>‡</sup>
  - Web filtering
  - Screen time management
  - Parental monitoring and alerting
  - Location tracking

## Identity and financial monitoring

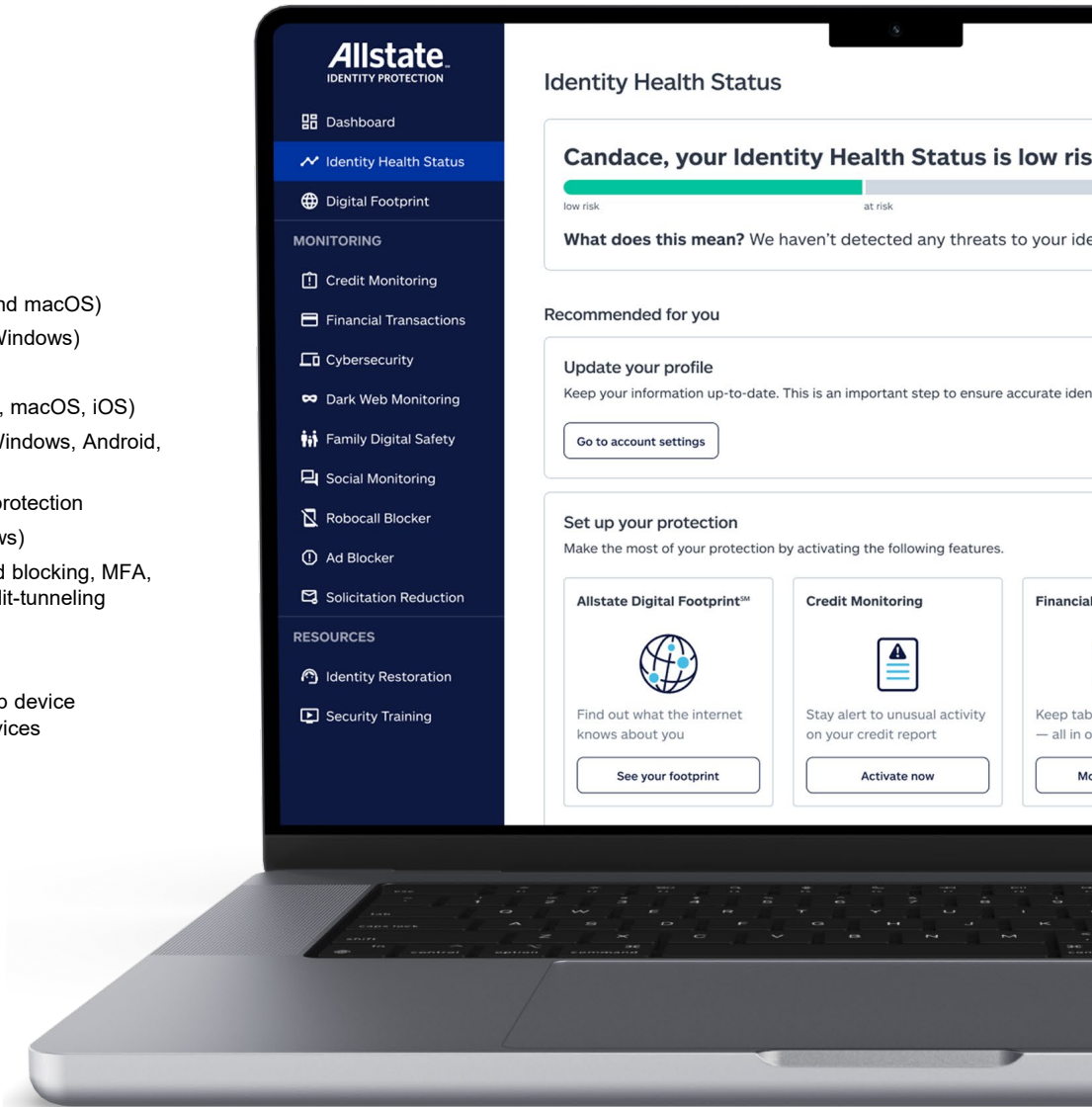
- Identity Health Status
- Allstate Security Pro<sup>®</sup>
- High-risk transaction monitoring

- Credit and debit card monitoring
- Bank account transaction monitoring
- 401(k) and HSA account monitoring
- Student loan activity alerts
- Financial transaction monitoring
- Lost wallet protection
- Dark web monitoring for personal data and passwords using human-sourced intelligence
- Social media account takeover monitoring
- Mobile app with biometric authentication security

## Cyber protection

- Personal device security for mobile and desktop devices
  - Anti-virus & malware protection
  - Protection for Windows, Mac, Android & iOS
  - Safe browsing
  - Missing and stolen device tools (Android and Windows)

- Safe Pay (Windows and macOS)
- Webcam protection (Windows)
- Firewall (Windows)
- Anti-tracker (Windows, macOS, iOS)
- Phishing protection (Windows, Android, iOS)
- Android smart watch protection
- File Shredder (Windows)
- VPN with anti-tracking and blocking, MFA, internet kill switch, and split-tunneling
- Password manager
- Network security
- Family mobile and desktop device protection for up to 10 devices



<sup>§</sup> Does not cover cyber ransom payments to hackers

<sup>Δ</sup> Only available with a family plan.

<sup>\*</sup> Level of automatic monitoring dependent on enrollment method and information shared with Allstate Identity Protection.

<sup>‡</sup> Some features require additional activation. Privacy management features cover up to five email addresses in a family plan. Robocall blocker and ad blocker can only be used by primary subscriber, even in a family plan. Cyber and family digital safety features are managed through the primary subscriber's account in family plans. For Allstate Identity Protection Pro+ Cyber members, the aggregate limit for an individual plan is \$1 million in one year and the aggregate limit for a family plan is \$2 million in one year.

<sup>†</sup> Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. 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.

Certain features require additional activation. Product may be updated or modified prior to availability.

Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.



# your Allstate Identity Protection Pro+ Cyber coverage (continued)

## Credit

- Auto-on monitoring\*
- Rapid alerts
- Tri-bureau credit monitoring
- Credit score tracking
- Unlimited TransUnion credit scores
- Annual tri-bureau report and score
- Credit freeze assistance
- Credit lock
- Credit report disputes

## Financial protection

### Individual

**Up to \$1M coverage includes:**

### Individual Family

**Up to \$2M coverage includes:**

- Identity theft expense reimbursement†
- Stolen fund reimbursement† (up to \$1M sublimit for this category of protection)
- 401(k)/HSA fraud reimbursement† (up to \$1M sublimit for this category of protection)

- Deceased family member fraud expense reimbursement†
- Home title fraud reimbursement†
- Professional fraud expense reimbursement†
- Personal ransomware § expense reimbursement†

## Restoration

- U.S.-based, 24/7 customer care
- Full-service remediation support
- Pre-existing condition remediation
- Fraud resolution tracker
- Specialized unemployment fraud support
- Unemployment Fraud Center
- Stolen tax refund advance
- Tap to call from mobile app

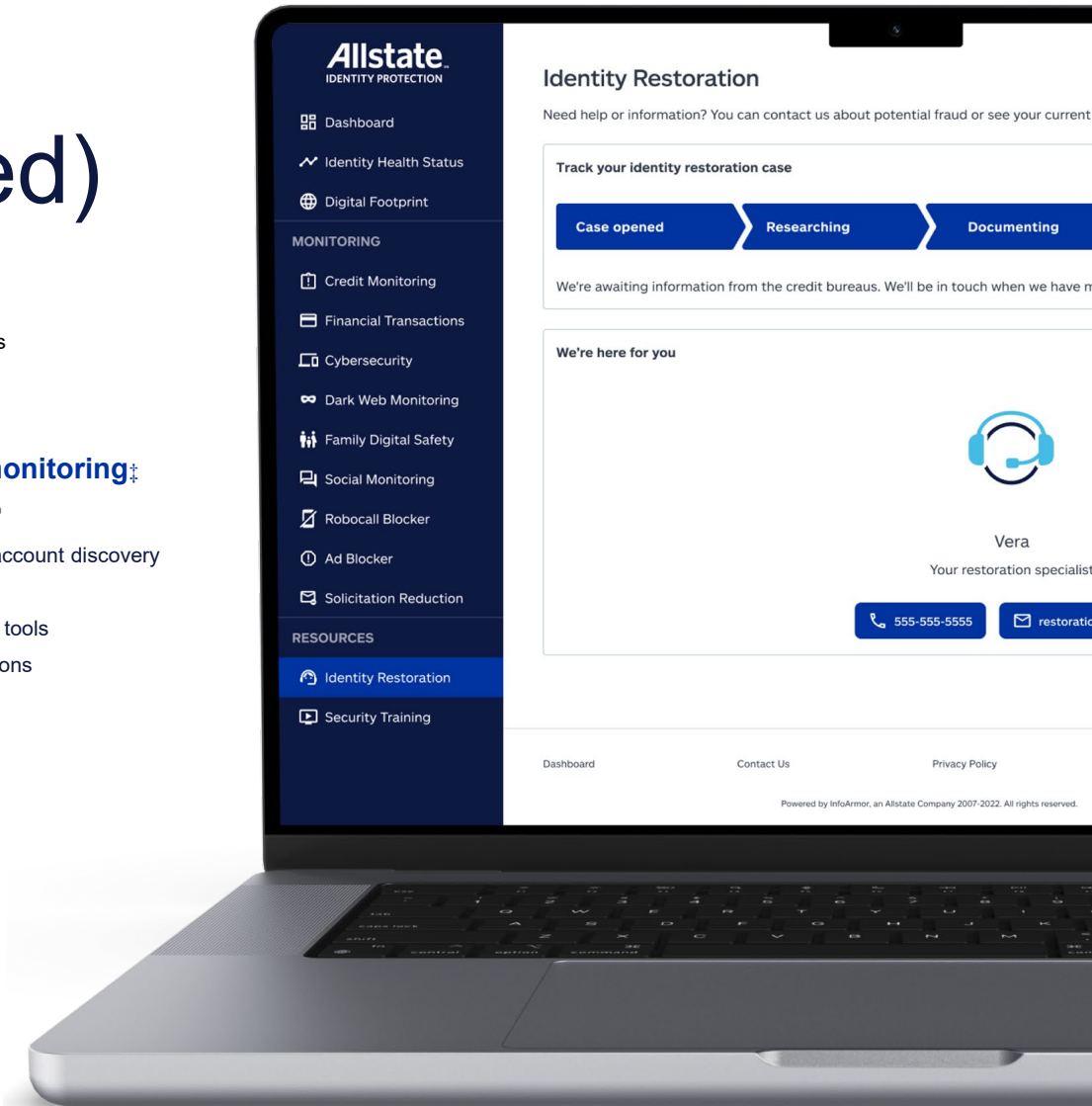
## Education

- ProtectU
- Explainer videos

- Content hub
- Easy booking for services
- In-portal messaging

## Privacy and data monitoring‡

- Allstate Digital Footprint®
  - Personalized online account discovery
  - Privacy insights
  - Privacy management tools
  - Data breach notifications
- Robocall blocker
- Ad blocker
- Solicitation reduction
- Sex offender alerts



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# the login process

To activate your account, you will need a valid email address. You'll want to use a personal email address, instead of a work email address, to ensure you receive your alerts.

## Why two-factor authentication?

Two-factor authentication provides an added layer of protection to members' accounts.



### Verify Your Identity

We will send a 6-digit code to the following phone number:

XXXXXXXX3124

How do you want to receive the code?

Text message

Voice call

Continue

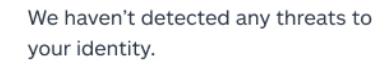
[Try another method](#)

By logging in to your account you are agreeing to our [Terms & Conditions](#) and [Privacy Policy](#).

Alerts can be sent via email or text message, based on your selections. Log in or use our app to address alerts.



**Your Identity  
Health Status is  
low risk**


[Learn more](#)

email@emailaddress.com

email@emailaddress.com

 5 breaches

5 items

Add email account 

### Dark Web Monitoring Activity



# credit monitoring

Allstate Identity Protection Pro  
credit monitoring includes:

- Credit score
- Credit report
- Notifications when we detect credit activity

**Allstate**  
IDENTITY PROTECTION

- Dashboard
- Identity Health Status
- Digital Footprint

## MONITORING

- Credit Monitoring
- Financial Transactions
- Cybersecurity
- Dark Web Monitoring
- Family Digital Safety
- Social Monitoring
- Robocall Blocker
- Ad Blocker
- Solicitation Reduction

## RESOURCES

- Identity Restoration
- Security Training

## Credit Monitoring

### Credit Score

TransUnion

**785**

GOOD

Updated on 3/15/2021

300 580 640 700 750 850



Updated Sep 11, 2021 • Calculated using VantageScore 3.0

### Credit Reports

The information in each of your Credit Reports from the three credit bureaus can be different. This is why it's important to review your Experian, Equifax, and TransUnion Credit Reports and FICO Scores

[View annual tri-bureau report](#)

[View monthly TransUnion report](#)

# dark web monitoring

Enter your information including email addresses; numbers from driver's licenses, credit cards, passports; and other sensitive items. You can use the category "other" to enter any additional information you would like to have monitored. Should we discover any of the items entered here on the dark web, you will receive an alert.

 Dashboard

 Identity Health Status

 Digital Footprint

## MONITORING

 Credit Monitoring

 Financial Transactions

 Cybersecurity

 Dark Web Monitoring

 Family Digital Safety

 Social Monitoring

 Robocall Blocker

 Ad Blocker

 Solicitation Reduction

## RESOURCES

 Identity Restoration

 Security Training

## Dark Web Monitoring

We'll watch the dark web for your sensitive personal information and notify you. Start monitoring important items such as your driver's license number and email addresses.

 Connect an item

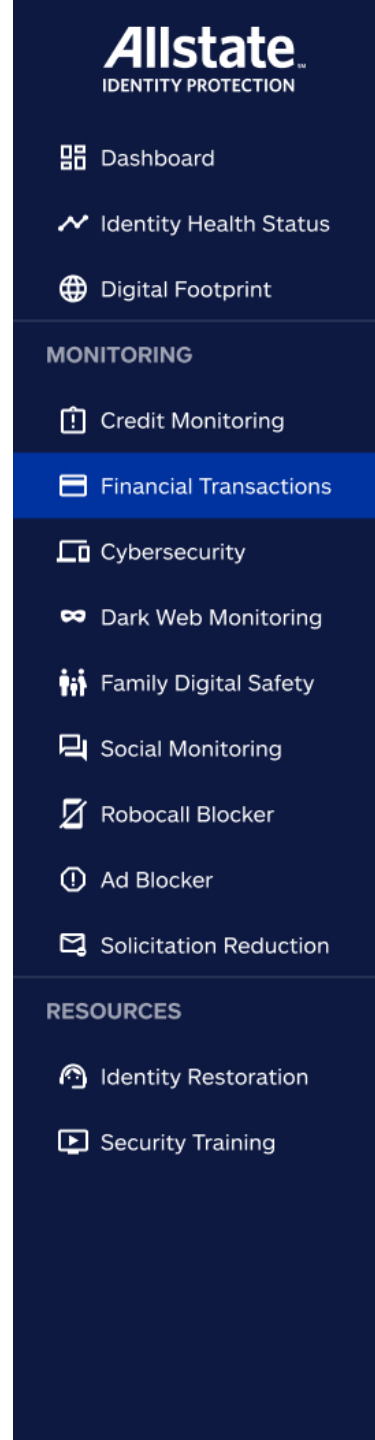
### Items you're monitoring

#### Email addresses

 c\*\*\*\*\*y@email.com

# financial transactions

- Add financial account information to activate monitoring for suspicious activity on your connected bank accounts
- Default thresholds automatically appear
- Adjust your thresholds with the dropdowns
- Edit information and thresholds on a variety of accounts such as savings, debit, HSAs, and 401(k)s



## Financial Transactions

[+ Add new account](#)

### Financial Accounts

Add the financial accounts you would like Allstate Identity Protection to monitor.



Receive alert for cash withdrawals, balance transfers and large purchases from your bank accounts to help detect fraudulent activity.

[Add new account](#)



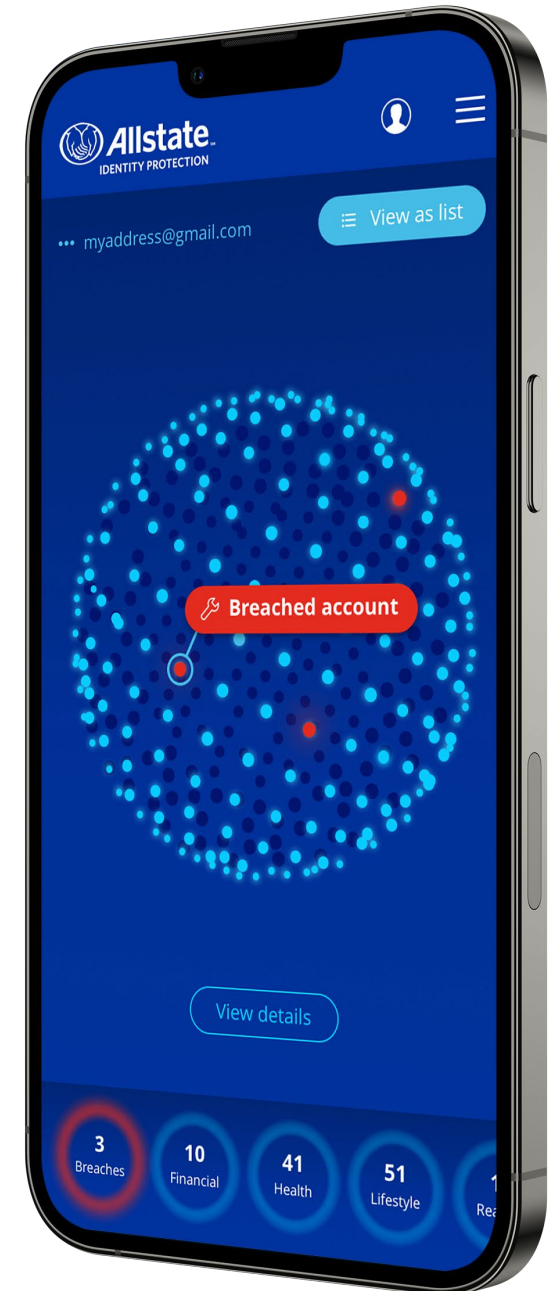
# Allstate Digital Footprint<sup>®</sup>

Your digital footprint is a record of your online activity. It includes the sites you've visited, the places you've shopped at, and the accounts you've created. All of this activity could leave you exposed to breach or fraud.

## Use Allstate Digital Footprint to see and manage your personal data<sup>‡</sup>:

- Enter your email address in the "Digital Footprint" tab
- See a list of your digital connections, including the ones you may have forgotten about
- We'll scan your digital footprint weekly and notify you if we uncover any new connections
- Use the privacy management tools to manage your personal data:
  - Get privacy insights to gain awareness on how companies use and share your data
  - Unsubscribe from unwanted accounts
  - Send a request to a company to delete your data

<sup>‡</sup>Some features require additional activation. Privacy management features cover up to five email addresses in a family plan. Robocall blocker and ad blocker can only be used by primary subscriber, even in a family plan. Cyber and family digital safety features are managed through the primary subscriber's account in family plans.





# Family digital safety tools<sup>‡</sup>

- **Web filtering**  
Filter or block specific websites
- **Screen time management**  
Set healthy screen time limits
- **Parental monitoring and alerting**  
Manage and monitor which apps are installed on the child's device and when those apps can be used
- **Location tracking**  
Track device locations so you know where they are without asking

<sup>‡</sup>Some features require additional activation. Privacy management features cover up to five email addresses in a family plan. Robocall blocker and ad blocker can only be used by primary subscriber, even in a family plan. Cyber and family digital safety features are managed through the primary subscriber's account in family plans.



## Family digital safety tools<sup>‡</sup>

To set up these tools, click the link in your portal. You'll be directed through the app download and activation process, so that you can install the tools on your child's device. Our family digital safety tools are powered by Bark.

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# secure your family's future

Enrolling in a family plan allows you to extend coverage to loved ones. We offer the broadest definition of family in the industry, using “under roof, under wallet” as our guideline. Dependents at any age who live within the employee’s household or are supported financially by the employee are eligible to enroll.

## **Our coverage definition also extends to include:**

- Parents
- In-laws
- Grandparents

Regardless of where they live or whether they receive any financial support from our participants.

## Individual Plan

\$9.95/month

payroll deduction

## Family Plan

\$17.95/month

payroll deduction

# how to **get the most** out of Allstate Identity Protection



Verify credit monitoring to receive rapid alerts



Set up financial transaction monitoring for your financial accounts



Add any enrolled family members to activate features for them



Read Security Pro® for personalized alerts and subscribe to text alerts



Add credentials to dark web monitoring for alerts when important personal information, like your email address or passwords, is compromised



Download our app to see and respond to alerts from anywhere

**Questions?** Contact our support team 24/7 at 1.800.789.2720 or visit [myaip.com](https://myaip.com)



# Thank you!

**Allstate**<sup>SM</sup>  
IDENTITY PROTECTION