



Millions of people lose their identities every year.



Don't be one of them.

IDShield Canada will equip you with the information and expertise you need to protect yourself against identity theft. So, in the unfortunate event something does happen to your identity, you'll have professional help in getting your identity restored to what it was before the fraud occurred.

Don't just beware, be aware



Monitor more of what matters

We monitor your identity from every angle, not just your Social Insurance number, credit cards and bank accounts. If any change in your status occurs, you receive an email update immediately.



Counsel when you need it

Our identity specialists are focused on protecting you. They are available to provide you with a complete picture of identity theft, walk you through all the steps you can take to protect yourself and answer any questions. We're here to help, no matter what.



Restore your identity completely

IDShield provides complete identity restoration backed by a \$5 Million Service Guarantee. If a compromise occurs, contact your Fraud Restoration Specialist who will immediately begin restoring your identity to its pre-theft status.

This plan is for both individuals and families, as it covers you—the named member—as well as your spouse or domestic partner and up to 8 dependents.

Constant Identity Protection

Identity thieves don't take time off. Fortunately, neither do we, arming you with protection and real-time tools including:

Identity Consultation Services

Members have unlimited access to identity consultation services provided by Kroll's Fraud Restoration Specialists. They will advise members on best practices for identity management tailored to the member's specific situation. Consultative services include:

Privacy and Security Best Practice

- Consult on best practices for the use and protection of a consumer's Social Insurance number and Personal Identifying Information (PII)
- Provide consultation on current trends, scams and schemes related to identity theft and fraud issues
- Discuss best practices for financial transactions, online activities and consumer privacy
- Provide the knowledge to best protect the member from identity theft and to be aware of their rights under federal and state laws
- Address credit inquiries, disputes, and concerns regarding consumer credit disclosure received

Event-Driven Consultation Support

- Lost/stolen wallet assistance
- Data Exposure/Data Breach
- Safeguards

Consultation Services are limited to the solutions, best practices, legislation, and established industry and organizational procedures in place in the United States and Canada as determined beneficial or productive by a Kroll Fraud Specialist.

Privacy Monitoring

Black Market Website Surveillance

(Internet Monitoring)

Monitors global black market websites, IRC (internet relay chat) channels, chat rooms, peer-to-peer sharing networks, and social feeds for a member's Personally Identifiable Information (PII), looking for matches of name, date of birth, Social Insurance number, email addresses (up to 10), phone numbers (up to 10), driver's license number, passport number and/or medical ID numbers (up to 10), credit card numbers (up to 10), international bank account numbers (up to 10) and bank account numbers (up to 10).

Comprehensive Restoration Service

Identity restoration means that Certified Fraud Restoration Specialists are on your side. This includes working with affected public agencies like the credit card companies, financial institutions, credit repositories, Phonebusters, Passport Canada, and law enforcement personnel. In addition, fraud alerts will be sent on your behalf to all three credit bureaus and affected companies and agencies.

\$5 Million Service Guarantee

We do whatever it takes for as long as it takes to restore your identity back to its pre-theft status.

Limitations and Exclusions for Comprehensive Restoration by Kroll: Kroll provides a wide range of identity theft restoration services for all LegalShield Plan members. In order to perform comprehensive ID restoration services for an identity theft victim, however, the victim must provide to Kroll a signed and notarized copy of Kroll Advisory's Limited Power of Attorney, a copy of the police report citing the instance of identity theft, copies of government-issued photo identification (such as a driver's license), and other identification information, including Social Security card and utility bill(s) (for proof of address), a completed Federal Trade Commission Identity Theft Affidavit citing the instance of identity theft, and any other additional items that may be relevant to the type of fraud committed.

Coverage is not provided for the following events:

LEGAL REMEDY: Any Stolen Identity Event where the victim is unwilling to prosecute the person who caused the victim to suffer the fraud or its consequences.

DISHONEST ACTS: Any dishonest, criminal, malicious or fraudulent acts, if the Member(s) that suffered the fraud personally participated in, directed or had knowledge of such acts.

FINANCIAL LOSS: Membership Services do not cover any financial losses attributed to the Stolen Identity Event, including but not limited to, money stolen from a wallet, unauthorized purchases of retail goods or services online, by phone, mail or direct.

PRE-EXISTING STOLEN IDENTITY EVENT LIMITATIONS - If either the victim had knowledge of, or reasonably should have had knowledge of, the pre-existing stolen identity event based on information provided to them prior to enrollment in the Identity Theft Plan program, such an event or the consequences caused by it are not covered.

BUSINESS: A covered stolen identity event does not include the theft or unauthorized or illegal use of their business name, DBA or any other method of identifying their business activity.

PRE-EXISTING STOLEN IDENTITY EVENT LIMITATIONS - If the victim either had knowledge of, or reasonably should have had knowledge of, the misuse of his/her identity, credit, or other personal information based on information provided, or reasonably available, to the individual prior to enrollment in the program (each a "Prior Misuse"), such Prior Misuse or the consequences caused by it are not covered by the restoration services. However, individuals who have merely experienced the loss or unauthorized exposure of personal identifiers, including credit or debit card data, such as a data breach event, with no indication of actual misuse or identity theft resulting from that event, are not subject to the Prior Misuse exclusion hereunder.