

# THE FLORIDA BAR MEMBER BENEFITS ID THEFT ASSIST PROGRAM



*Available to Members, Family members, Paralegals & Employees of Members*

ID Theft Assist is one of the most comprehensive identity recovery services on the market. With one phone call, an identity theft victim can save hours of time by letting an ID Theft Assist representative use their knowledge and experience to act as your advocate.



***If Your Identity Is Stolen, Do You Know What To Do?*** Premier services include:

- Three repository bureau Credit Monitoring service, including credit report and score (only for primary covered member).
- Capture all necessary credit report information using “real-time” technology.
- Provide the member with a uniform ID Theft Affidavit, answer any questions with regards to completing the affidavit and submit the affidavit to the proper authorities, credit bureaus, and creditors.
- Obtain list of creditors to be contacted and contact them with separate itemized fraudulent account statements for each fraudulent occurrence.
- Report the fraudulent activity to the local authorities and forwarding this report to their creditors.
- Notify the fraud department of their creditors.
- Notify all three major credit-reporting agencies and the Federal Trade Commission of the ID Theft.
- Place a “Fraud Alert” on their credit report and help the member obtain a “free copy” of their credit report and review the report.
- Post-incident database fraud monitoring.
- Assist the member with replacing driver license, passport, social security card, and any other identifying documentation.
- Provide the member with an “ID Theft Emergency Response Kit.™”
- Educate the member on how identity theft occurs and inform the member of protective measures to take to avoid further ID theft occurrences.
- Translation whenever necessary (eg: when caller is overseas and needs help communicating with the local police in order to file a report).
- Provide emergency cash advance to members when theft occurred away from home. Credit card guarantee is necessary (from member or family member).
- Procedures for medical, criminal, and synthetic ID theft.
- Help determining best legal action to take against creditors, or how to best work with credit bureaus if they are not cooperative in removing fraudulent entries from a credit report.
- Discounted rates if legal representation is needed.
- Unlimited telephone access 24/7 to Masters level consultants for assistance dealing with the stress and anxiety caused by identity theft.
- When needed, members will be given access to up to three in-person sessions per family with a provider to address emotional issues caused by the theft (National network of over 18,000 Behavioral Specialists utilized for this service).

**Covers Member (plus household members)**

**\$6.99/monthly cost**

- All services listed above except where otherwise noted are available to the Covered Member, spouse/domestic partner, children age 21 and under living with the Covered Member, and children age 24 and under who are full-time students.
- Monthly cost does not include one-time \$20.00 processing fee if Direct Annual Billing payment mode is selected.

*This document is for summary purposes only. For a complete description of benefits and limitations, please read your Terms of Service.*

# ENROLLMENT INSTRUCTIONS

## ID THEFT ASSIST



### 1. COMPLETE ENROLLMENT FORM(S)

Make sure to complete each form in its entirety and sign where indicated. Omissions and/or illegible print may delay issuance of coverage.

### 2. PAYMENT OPTIONS

#### **Payment Option 1 - Monthly Auto Pay**

If you elect to pay by Monthly Bank Draft (ACH), you do not need to send payment. Upon approval of your enrollment form, we will automatically draft your account on a monthly basis. Make sure to complete the Authorization Form and include a VOIDED check.

#### **Payment Option 2 - Direct Annual Billing**

If you elect this method, **please make check or money order written out to BPC Financial**, for the amount required to pay your coverage through the end of the plan year (December 31st) plus the one-time \$20.00 Direct Billing fee\*.

**For example**, if you are enrolling for the 7/1 enrollment date, you will need to submit 6 months payment plus the one-time \$20.00 Direct Billing fee. You will be invoiced on an calendar annual basis thereafter with a due date of January 1 each year.

\*The \$20.00 Direct Billing fee is required for each primary enrollee that selects the Direct Billing payment method. The Direct Billing fee is waived when enrolling with a firm of 5 or more primary enrollees or when selecting Monthly Auto Pay. Contact administrator for Firm list billing options.

### 3. FAX OR MAIL FORMS TO:

You may use this form as a FAX COVER

Fax to: (904) 396-2091

Your Name: \_\_\_\_\_ Date: \_\_\_\_\_

Attn: Enrollment/Processing

Or Mail to:

Program Administrator  
BPC Financial  
7645 Gate Parkway, Suite 101  
Jacksonville, FL 32256

**IMPORTANT:** All requirements must be received by BPC Financial before your coverage can be effective. Your coverage effective date will be the first of the month following approval of your enrollment and receipt of all necessary requirements. On your effective date, you will receive a confirmation email with your code to activate your coverage and three-bureau credit monitoring.

**ANY QUESTIONS? CALL TOLL-FREE: 1-800-282-8626**

# THE FLORIDA BAR MEMBERS BENEFITS ID THEFT ASSIST ENROLLMENT/CHANGE FORM

**Mail or Fax to:** 7645 Gate Parkway, Suite 101, Jacksonville, FL 32256 Toll Free (800) 282-8626 Fax (904) 396-2091



Please Print. Use Dark Ink. Do Not Erase. Initial All Changes.

<b>APPLICANT INFORMATION:</b> <input type="checkbox"/> Initial Enrollment <input type="checkbox"/> New Hire <input type="checkbox"/> Status Change			
Applicant's Name (First, Middle Initial, Last)		Date of Birth:	Social Sec. No.:
<input type="checkbox"/> Member of The Florida Bar <input type="checkbox"/> Spouse of Member <input type="checkbox"/> Paralegal/Legal Staff	Bar Member #:	Phone:	<input type="checkbox"/> Male <input type="checkbox"/> Female
Mailing Address: (Street,):	City:	State:	Zip Code:
Email Address ( <b>IMPORTANT: Your credit monitoring activation email will be sent to this address</b> ):		Employer Name:	

### CONDITIONS FOR ENROLLMENT – AUTHORIZATION – PLEASE READ AND SIGN

As an active member of The Florida Bar, spouse, Florida Registered Paralegal, or employee of an active member, I hereby apply for ID Theft Assist, for which I am eligible. I understand that I am enrolling as a participant through a group program. The plan provider, plan costs, and plan benefits may change. I have read and understand the conditions and plan limitations as described in the materials included with this enrollment form.

**Limitations & Exclusions:** I understand that Coverage does not start until the first (1st) of the following month once my enrollment form is approved and confirmation of payment is received. Any identity thefts or incidents discovered by the Covered Member prior to service effective date is ineligible for service. The services of ID Theft Assist (ITA) are available in most countries except Afghanistan, Somalia, Eritrea, Yemen and Eastern Timor. ITA reserves the right to update the list of countries in which its services are not available. It is the responsibility of the Covered Member to inquire whether a country is "open" for assistance prior to his or her departure and during his or her stay. In the event a Covered Member travels in any area not listed above, ITA will endeavor to provide its services to the best of its ability. ITA cannot be held responsible for failure to provide, or for delay in providing services when such failure or delay is caused by conditions beyond its control, including but not limited to labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, acts of God or where rendering service is prohibited by local law or regulations. All sales are final. Any Covered Member canceling during the term of coverage will not be refunded. However; service will continue until the renewal date (January 1<sup>st</sup>) even after cancellation notice.

I understand that the statements on this enrollment form are true and complete. I understand and agree that any misstatements may result in denial of benefits and/or termination of coverage. I agree to be bound by the group contract(s) terms and conditions. I understand that this application is hereby made a part of the group contract(s). The plan documents will determine the rights and responsibilities of member(s) and will govern in the event they conflict with any benefits comparison, summary or other description of the plan.

**X** Signature of Applicant \_\_\_\_\_ Date Signed \_\_\_\_\_

Effective Date of Coverage: (FOR HR USE ONLY)	Qualifying	<input type="checkbox"/> Initial Enrollment	<input type="checkbox"/> Loss of Spousal Employment	<input type="checkbox"/> Divorce	<input type="checkbox"/> Marriage	<input type="checkbox"/> Child Birth
	Event:	<input type="checkbox"/> Legal Adoption	<input type="checkbox"/> Other (Please Explain) _____			



# MONTHLY AUTO PAY AUTHORIZATION

*Fax to (904) 396-2091*  
BPC Financial 7645 Gate Parkway,  
Suite 101 Jacksonville, FL 32256

## 1. COMPLETE & SIGN AUTHORIZATION

I hereby authorize BPC Financial to initiate debit entries and to initiate, if necessary, credit entries as adjustments for any debit entries in error to my account at the Financial Institution named below. I also authorize said Financial Institution to debit and, if necessary, credit the amount of those entries to my account made payable to the order of BPC Financial.

I understand and agree that:

- 1) This authority is to remain in full force and effective until BPC Financial and the Financial Institution have received written notice from me of its termination in such time and manner as to afford BPC Financial and the Financial Institution a reasonable opportunity to act on it;
- 2) BPC Financial and/or my Financial Institution may discontinue this service;
- 3) The initiation of such debit or draft shall constitute due notice of premiums being due for a policy of insurance on my behalf and/or on behalf of my eligible dependents. Should my Financial Institution dishonor and such debit or draft for any reason, it will be my responsibility to make payment arrangement with BPC Financial within the grace period to prevent lapse or possible termination due to nonpayment. BPC Financial will not be held responsible for a policy lapse or cancellation due to nonpayment if withdrawal is prepared and not honored for any reason and amount due is not paid; and
- 4) I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law.

\_\_\_\_\_  
Accountholder(s) as appears on Account

\_\_\_\_\_  
Name of Financial Institution:

**X**  
\_\_\_\_\_  
Accountholder's Signature:

**X**  
\_\_\_\_\_  
Joint Accountholder Signature (if joint)

\_\_\_\_\_  
Date Signed:

## 2. ATTACH VOIDED CHECK HERE

Attach your VOIDED check that includes the 9 digit routing number for your Financial Institution.  
**WE CAN NOT PROCESS WITHOUT A VOIDED CHECK.**  
 We cannot establish banking services from starter checks, cash management, brokerage, or mutual fund checks. We cannot establish banking services from foreign banks UNLESS the check is being paid in U.S. Dollars through a U.S. correspondent bank (the U.S. correspondent bank name must be on the check).

**NOTE: IF THE ACH DEBIT IS RETURNED FOR NONSUFFICIENT FUNDS. A \$25 NONREFUNDABLE SERVICE FEE WILL BE APPLIED WHEN ALLOWED BY LAW.**

**ANY QUESTIONS? CALL TOLL-FREE: 1-800-282-8626**



## ID THEFT ASSIST TERMS OF SERVICE

All services listed below except where otherwise noted are available to the Covered Member, spouse/domestic partner, children age 21 and under living with the Covered Member, and children age 24 and under who are full-time students.

### Premier Plus Program Service Description

ITA treats each "Identify Theft" as an emergency and, subject to the limitations set forth in the Agreement, performs, for the Covered Member duly enrolled in the "Premier Plus Program", any or all of the following steps necessary to attempt to undo or prevent further damage upon receipt, by the Covered Member, of a duly completed and executed "Authorization Form" in the form attached as Exhibit E hereto and incorporated herein by reference.

- 1) Obtain all pertinent credit information and history in "Real Time" while the Covered Member is on the phone to determine if a fraud or theft has occurred. For the purpose of the "Full Service Voluntary Program", the term "Real Time" shall mean in rapid and current time.
- 2) Educate the Covered Member on how Identity Theft occurs and inform him or her of protective measures to take to avoid further occurrences.
- 3) Provide the Covered Member with a helpful *ID Theft Resolution Kit*.
- 4) Provide the Covered Member with a uniform ID Theft Affidavit ("Affidavit"), answer any question with regard to completing the Affidavit and submit the Affidavit to the proper authorities, credit bureaus, and creditors.
- 5) Obtain list of creditors in "Real Time" to be contacted and contact them with separate itemized fraudulent account statements for each fraudulent occurrence.
- 6) Report or assist the Covered Member reporting the fraudulent activity to the local authorities and forward a report of the said fraudulent activity to the Covered Member's creditors.
- 7) Notify or assist the Covered Member notifying the fraud department of the Covered Member's creditors.
- 8) Notify all three major credit-reporting agencies to obtain a free credit report for the Covered Member and place an alert on the Covered Member's records with the agencies, and obtain a list of additional creditors from them.
- 9) Provide access to the Covered Member for triple bureau credit monitoring services for every year that the Covered Member is enrolled in the program. Only main Covered Member will be eligible for the credit monitoring services. Other household members can purchase for a reduced price.
- 10) Place a "security freeze" on the Covered Member credit records, in states where such law was passed.
- 11) Notify local authorities of the ID Theft incident and help the Covered Member to obtain and complete necessary reports.
- 12) Submit "Authorization Form" and Affidavit to the Covered Member's creditors requesting cancellation of their card(s) and an issuance of a new one(s).
- 13) If other forms of identification were stolen or missing, such as an ATM card, Driver's License, Social Security Card, Passport and so forth, notify or assist the Covered Member notifying the appropriate bank or agency of the situation so that they may take appropriate action and reissue a new form of identification.
- 14) Provide the Covered Member with assistance in filing or submitting paperwork for special Id Theft Protective measures, specific to his or her state of residence.
- 15) If the Identity Theft Affidavit proves that the Covered Member is a victim of Identity Theft, ITA shall provide access to fraud monitoring to that Covered Member for one year to include:
  - National Criminal Report & Alerts
  - Sex Offender Report & Alerts
  - Postal Change of Address Report & Alerts
  - Address History Report & Alerts
  - Names & Aliases (names attached to social) Report & Alerts
  - Pay-Day Loan / Non-Credit Loan Report & Alerts
  - Internet Monitoring using CyberAgent™ technology Report & Alerts
- 16) Translate whenever necessary such as when caller is overseas and needs help communicating with the local police in order to file a report of an Identity Theft incident.

- 17) Provide emergency cash advance (up to \$500) when theft occurs 100 miles or more away from primary place of residence. Such cash advance shall be secured by a valid credit card. Any advance made to the Covered Member, not otherwise secured by a valid credit card and paid to ITA by the credit card company within 30 days of such advance has to be reimbursed by the Covered Member to ITA within 30 days from the date such advance is made. Thereafter any amount due will earn interest at a rate of 1.5% per month. Notwithstanding anything to the contrary herein, ITA shall be under no obligation to advance funds not otherwise secured by a valid credit card.
- 18) On a weekly basis, until file is closed, contact the Covered Member with an updated status report.
- 19) When needed, follow up with creditors to ensure that the matter has been properly handled.
- 20) If required, ITA will contact on the Covered Member's behalf or refer the Covered Member to a qualified ITA-approved service provider who will:
  - Perform legal document review.
  - Determine legal action to take against creditors or how to work with credit bureaus if creditors are not cooperative in removing fraudulent entries from the Covered Member's credit report(s).
  - Offer unlimited telephone access 24/7 to Master level consultants to help the Covered Member alleviate the stress and anxiety caused by Identity Theft.
  - Arrange access, when needed, to up to three in-person sessions with a professional in our national network of Behavioral Specialists to help the Covered Member deal with the emotional trauma of Identity Theft.
  - If further steps are required, the Covered Member shall be put in contact with a Fraud Resolution Specialist. These specialists are qualified legal professionals recognized for expertise and professional skill level with one or more of the following credentials: licensed attorney, practitioner with Masters level or certification in Dispute Resolution or Fair Debt Credit Practices Certification, experience in prosecuting criminal acts or over five years relevant legal experience.

Note: ITA does not guarantee that its intervention on behalf of the Covered Member duly enrolled in the ITA will result in a particular outcome or that its efforts on behalf of the Covered Member will lead to a result satisfactory to the Covered Member.

ITA Services do not include, and ITA shall not assist the Covered Member for thefts involving non-US bank accounts.

## **ITA DEFINITIONS, LIMITATIONS, AND EXCLUSIONS**

### **Section 1: Definitions:**

- A. "Covered Member" means a person age 18 or older who has been enrolled in the ID Theft Assist Service.
- B. "Domestic Partner" means anyone living in a domestic partnership with a Covered Member as a relationship between two cohabitating people unrelated by either blood or marriage, regardless of gender, who are over the age of 18, share the common necessities of life, and have resided together for at least 6 months prior to subscribing to our product, who share responsibility for the common living expenses of food, shelter, and medical care and are not in any marriage or domestic partnership and/or civil union with another person. In the cities and or states where domestic partnership registers are available, enrollees need to be registered in order to be covered by the family option.
- C. "Household Members" means the Covered Member; spouse or Domestic Partner; children age 21 or under who live with the Covered Member; and children age 24 or under who are full-time students.

### **Section 2: Limitations & Exclusions**

- A. Coverage does not start until the first (1st) of the following month once confirmation of payment is received.
- B. Any identity thefts or incidents discovered by the Covered Member prior to service effective date is ineligible for service.
- C. The services of ITA are available in most countries except Afghanistan, Somalia, Eritrea, Yemen and Eastern Timor. ITA reserves the right to update the list of countries in which its services are not available. It is the responsibility of the Covered Member to inquire whether a country is "open" for assistance prior to his or her departure and during his or her stay. In the event a Covered Member travels in any area not listed above, ITA will endeavor to provide its services to the best of its ability.

- D. ITA cannot be held responsible for failure to provide, or for delay in providing services when such failure or delay is caused by conditions beyond its control, including but not limited to labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, acts of God or where rendering service is prohibited by local law or regulations.
- E. All sales are final. Any Covered Member canceling during the term of coverage will not be refunded. However, service will continue until the renewal date even after cancellation notice.

## **ITA PRIVACY POLICY**

### **The Information We Collect from You**

ID Theft Assist allows you to purchase a subscription conveniently through our Web site. We collect your personal information only if you decide to purchase a subscription to ID Theft Assist, participate in one of our surveys or transact other business with us. In order to process your order and provide you with quality customer service, we need your full name and current and/or billing address, your email address (so we can contact you) and, if you purchase ID Theft Assist through a credit card, a valid credit card number. We use personal information to authenticate the credit card number.

### **Security Measures We Take**

ID Theft Assist takes precautions to secure your personal information. If and when we ask you to provide your personal information, we will do so through a Web page that uses the Secure Sockets Layer (SSL) protocol. This protocol provides security for your information by encrypting it as it travels from your computer to our computer.

### **Ordering**

When you order a subscription, ID Theft Assist must share some of your personal information with contracted providers of the ID Theft Assist service in order to process your transaction. For example, ID Theft Assist must share your name with Worldwide Assistance, who provides the ID Theft Rapid Response Call Center for subscribers.

### **Third Parties**

ID Theft Assist does not provide any of your personal information to third-party vendors.

### **The Collection of Anonymous Data**

In order to enhance the usefulness of our Web site and our products and services, ID Theft Assist will collect data about our customers' use of our Web site, in a manner that does not include any personally identifiable information. While you browse the ID Theft Assist Web site, we note which pages of our site you visit and note the IP address of your computer (as all Web sites do automatically), but we do not link that address information to your personal information. The general information we gather enables us to serve our customers better by continually enhancing our site based on up-to-date use patterns.

### **Notification of Changes to this Privacy Statement**

ID Theft Assist may amend this Privacy Statement at any time, but will notify users in advance of any material change, by posting a notice of the change in a prominent position on the home page of the ID Theft Assist Web site. If the amendment would permit us to share your personal information with third parties in a manner materially different than described in this Privacy Statement, unless required by law or court order or in order to safeguard the operations of our site or our customers, you will be given an opportunity to inform us that you do not consent to such sharing of your personal information.

### **Possible Acquisition**

In the event of an acquisition of all or part of ID Theft Assist by another company, or in the event that ID Theft Assist were to sell or dispose of all or a part of the business, the acquirer would have access to the information maintained by the ID Theft Assist business, which could include your personal information, subject to applicable law. The acquirer's privacy policy might be different than ID Theft Assist's privacy policy, or the acquirer might choose to amend ID Theft Assist's privacy policy. You will be notified by email if, as a result of such acquisition, ID Theft Assist's privacy policy is materially changed or if the acquirer's privacy policy is materially different than ID Theft Assist's privacy policy. In connection with such notice, you will be given an opportunity to inform the acquirer that you do not consent to the use or disclosure by the acquirer of your personal information in accordance with such new or revised privacy policy.

### **Links to Other Web Sites**

Some pages on the ID Theft Assist Web site may contain links to other web sites. Please note that when you click on one of these links, you are moving to another Web site. We encourage you to read the privacy statements of these linked sites as their privacy policy may differ from ours.

**Questions regarding ID Theft Assists privacy practices should be directed to:** ID Theft Assist, 2 Pleasant Terrace Boonton, NJ 07005  
Email: [privacy@idtheftassist.com](mailto:privacy@idtheftassist.com)