



## Identity Protection Services

The MyIDCare elements have been specifically tailored to meet the needs of Universal Property & Casualty Insurance Company and and class members in the *Rodriguez v. Universal Property & Casualty Insurance Co.* (S.D. Fla.) matter.

### IDENTITY THEFT INSURANCE

Identity theft insurance will reimburse policyholders for expenses associated with restoring their identity should they become a victim of identity theft. If a policyholders's identity is compromised, the policy provides coverage for up to \$1,000,000, with no deductible, an A.M. Best "A-rated" carrier. Coverage is subject to the terms, limits, and/or exclusions of the policy.

Insurance coverage includes covered expenses such as:

- Up to \$7,500 per week in lost wages
- Legal fees
- Court costs
- Long distance telephone calls
- Postal charges
- Private investigators
- Notary/documentation fees

### FULLY MANAGED IDENTITY RECOVERY

ID Experts' fully-managed recovery service provides recovery and restoration for identity theft issues such as (but not limited to): account creation, identity theft, medical record theft, account takeover, rental application, tax fraud, benefit fraud, and utility creation. This service includes a complete triage process for affected individuals who report suspicious activity, a personally assigned IDCare Specialist to fully manage restoration of each case, and expert guidance provided for those with questions about identity theft and protective measures.

We handle everything reasonably necessary to restore your identity. Our recovery services include:

- Experienced, certified Recovery Superheroes handle every case
- Damage Assessment Plan of the **policyholder's** identity theft
- Instructions on how to file an identity theft police report
- Use of limited power of attorney to work on behalf of the victim
- Disputing and resolving any bills or collections resulting from fraudulent activities. Institutions can include creditors, banks, lending institutions, criminal agencies, debt collection agencies, medical providers, insurance companies and others, to resolve the identity theft issues
- Post-recovery follow-up

If you do not opt out of the class and the Court approves this settlement, you will receive these services. After the settlement is finalized, we will provide additional information on how to utilize ID Experts' services. You do not need to anything now to receive these services.