



1. Employer, City of Santa Ana, a charter city and municipality formed in the state of California (the "Employer") enters this agreement ("Agreement") with Pre-Paid Legal Services, Inc., dba LegalShield ("LegalShield" or "Company"), an Oklahoma corporation, for identity theft services to be offered to its employees as an employee benefit.
2. Term of Agreement. This Agreement is effective on January 1, 2023 and is for 1 year(s). After the initial term, this Agreement will automatically renew for additional one- year terms. If either party does not want the Agreement to renew then either party shall give the other party at least thirty (30) days prior written notice.
3. Eligibility and Enrollment. All full time and part time employees working twenty (20) plus hours a week are eligible to enroll. Employees may enroll in the group identity theft plans ("Services Plans") annually during the Employer's open enrollment. The Employee ("Member") must enroll for a period of one year.
4. Payment. The rate for the group identity theft Service Plan is \$ 14.05 per month per Employee for the family plan or \$ 7.45 per month for an individual plan. Each month, the Employer will provide the Company with a Member file list and payment for each Member.
5. Indemnity. Each party agrees to indemnify the other party and their affiliated companies from any and all claims, losses, damages and causes of action. This includes, with no limits, all expenses, costs, and attorney fees that may occur as a result of the other party's failure to meet the provisions of the Agreement or from any negligent acts or omissions of the party. The Party seeking to be indemnified (the "Indemnified Party") shall give the other party (the "Indemnifying Party") prompt written notice of any claim subject to indemnification; provided that the Indemnified Party's failure to promptly notify the Indemnifying Party shall not affect the Indemnifying Party's obligations hereunder except to the extent that the Indemnified Party's delay materially prejudices the Indemnifying Party's ability to defend such claim. The Indemnifying Party shall have the right to defend against any such claim with counsel of its own choosing and to settle such claim as the Indemnifying Party deems appropriate, provided that the Indemnifying Party shall not enter into any settlement that assesses blame against the Indemnified Party without the Indemnified Party's prior written consent. The Indemnified Party agrees to reasonably cooperate with the Indemnifying Party in the defense and settlement of any such claim, at the Indemnifying Party's expense.
6. The following are eligible for services under the family Identity Theft Plan, except as otherwise provided in the family Identity Theft Plan:
  - a. The Employee ("Named Member" or "Participant").
  - b. The Named Member's spouse or domestic partner.

OFFERED BY:  
 PRE-PAID LEGAL SERVICES, INC.,  
 or its applicable subsidiaries  
 ONE PRE-PAID WAY - P.O. BOX 145  
 ADA, OKLAHOMA 74820  
 1-888-807-0407

c. Monitoring services for up to ten (10) eligible dependent children under the age of 18 of the Named Member or Named Member's spouse or domestic partner. Consultation and Restoration Services for eligible dependent children under the age of 26. Identity Fraud Protection Plan ("Protection Plan") for dependents subject to the complete terms, coverage, conditions, and limitations under the Protection Plan.

7. **Services Plans.** The Company will provide the Services described in the Identity Theft Overview attached as Exhibit A to this Agreement to enrolled Employees in return for the Member's Services Plans membership fee.

8. No change in the Services Plans shall be valid until approved by an officer of the Company and endorsed on or attached to the Agreement. No agent can change the Agreement or Services Plans or waive any of its provisions. A 30-day notice will be given should there be any change in the Services Plans.

9. **Settlement of Disputes.** The courts of the State of Delaware shall have jurisdiction to resolve any disputes that arise under this Agreement, and each party consents to such jurisdiction, and to venue in such courts.

10. **Notice.** All notices under this Agreement must be in writing and shall be deemed to have been duly given and received when (a) delivered by hand (with written confirmation of receipt); (b) sent by email (with written confirmation of receipt), provided that a copy is mailed by registered or certified mail, return receipt requested; or (c) when received by the addressee, if sent by a nationally recognized overnight delivery service (receipt requested), in each case to the appropriate addresses set forth below:

If to LegalShield: Pre-Paid Legal Services, Inc., dba LegalShield  
One Pre-Paid Way  
Ada, Oklahoma 74820  
Attn: General Counsel  
generalcounsel@legalshieldcorp.com (email)

If to Employer: City of Santa Ana  
20 Civic Center Plaza  
Santa Ana, CA 92702  
Attn:

11. **Reinstatement Procedure.** Should the Member leave their employment; they may elect to continue their Services Plans by notifying the Company. The Company, at its option, may reinstate the Services Plans upon payment by the Member of the member fee. The Effective Date of the

reinstatement shall be the date the reinstatement is accepted and processed by the Company. Services are not available for any act or occurrence during the lapse period.

12. Change of Fees. The Company has the right to change the membership fee for the Services Plans. Changes in the fee will only occur on the anniversary date of the Services Plans. Should the fee be changed, the Member will be sent a 30-day written notice.

13. Severability. If any provision of this Agreement is deemed invalid or unenforceable in any respect, such provision shall be, to the extent possible, reformed to make it effective. If any provision is deemed invalid and incapable of being reformed, it shall not impact the validity and enforceability of all other provisions of this Agreement, which shall remain valid and enforceable.

*{Signatures on following page}*

PRE-PAID LEGAL SERVICES, INC. dba LEGALSHIELD

By: Mandy Simmons

Print Name: Mandy Simmons

Title: Business Solutions Vice-President

Date: 08-25-2022

EMPLOYER

By: Jason Motola

Print Name: Jason Motola

Title: Exec. Director of Human Resources

Date: 08/26/22

Approved as to form:

Ryan O. Hodge

Ryan O. Hodge  
Assistant City Attorney

## **EXHIBIT A**

### **IDENTITY THEFT OVERVIEW**



## **IDShield Plan Overview**

### **Accessing Identity Theft Services**

To receive identity theft consultation and restoration services, call 888-494-8519. For questions about the plan, contact Member Services at 1-888-807-0407 from 7 a.m. CT — 7 p.m. CT, Monday — Friday. For emergency after-hours support call 1-866-696-0927.

### **Who is Covered**

The IDShield Individual Plan covers the participant (employee).

The IDShield Family Plan covers the participant, their spouse/partner, dependent parents and up to 10 dependent children under the age of 26. Dependent children ages 18-26 and dependent parents of the participant or participant's spouse are eligible for consultation and restoration services only. Monitoring services are not available for dependent parents and dependent children ages 18-26.

### **What Services Are Covered**

The IDShield plan includes the following covered services:

#### **Restoration Services**

##### **\$1 Million Identity Fraud Protection Plan**

IDShield provides a \$1 million identity fraud protection plan, provided by a leading national carrier. This covers costs incurred as a result of identity theft — such as:

- Lost Wages
- Travel Expenses
- Elder and Child Care
- Initial Legal Consultation
- Certified Public Accountant Costs
- Stolen Funds from Unauthorized Electronic Funds Transfers
- Financial Loss from 401Ks and HSAs

If participant enrolls in the family plan up to \$2 million of aggregate coverage is provided. The participant and participant's spouse will each receive up to \$1 million protection.

### **Licensed Private Investigators**

Participants have access to consultation services provided by our Licensed Private Investigators. If a participant experiences an identity theft event, one of our investigators will walk them through their issues with one-on-one advice tailored to the specific situation. Participants will have access to an assigned and dedicated investigator throughout the restoration process. All Licensed Private Investigators are licensed in the state of Oklahoma.

Our investigators' credentials include:

- Fair Credit Reporting Act (FCRA) Certified
- Certified Identity Theft Risk Management Specialist (CITRMS)
- Certified Credit Scoring Specialist (CCSS)
- Certified Credit Report Reviewer (CCRR)

### **Full-Service Restoration**

If an identity theft event does occur, our Licensed Private Investigators will do whatever it takes for as long as it takes to restore a participant's identity to its pre-theft status. The investigator will work on a participant's behalf to resolve the issue by working with the appropriate government agencies, financial institutions, credit bureaus and collection agencies. No other company offers this high level of professional service.

With IDShield's family plan the participant's, the participant's spouse's or the participant's domestic partner's dependent children and adult parent dependents are eligible for consultation and restoration services.

## **Monitoring and Detection Services**

### **Auto-Monitoring**

IDShield's auto-monitoring provides participants with monitoring services directly on the effective date of the plan. Using the participant's full or partial Social Security Number (SSN), name, address and date of birth provided at time of enrollment, the participant's identity is automatically monitored. During account activation, participants are encouraged to provide further information to enable the full monitoring services the plan provides. To activate their account, participants will be asked two questions about their credit history to successfully authenticate their account and confirm their identity.

The following services are available for auto-monitoring:

- Credit Monitoring
- Dark Web and Internet Monitoring
- Court Records Monitoring
- Public Records Monitoring
- Address Change Monitoring

Only the named participant is subject to auto monitoring. Spouse and dependent child monitoring will require separate set-up by accessing the participant portal.

### **Dark Web and Internet Monitoring**

Billions of records are for sale on the dark web, so real-time monitoring is vital. IDShield's dark web and internet monitoring provides extensive scans of online sources for identity data and sends participants real-time alerts if their PII is found. IDShield reviews thousands of websites and data points across the dark web to see if participant information has been exposed.

**We monitor the following:**

- Full Name
- Date of Birth
- Social Security Number
- Driver's License Number
- Passport Number
- Mailing Address
- Phone Numbers (up to 10)
- Bank Account Numbers (up to 10)
- Credit/Debit/Retail Card Numbers (up to 10 each)
- Medical ID Numbers (up to 10)
- Investment Account Numbers (up to 10)
- Username and Password Combinations (up to 10)
- Mother's Maiden Name
- National Provider Identifier Number
- Telecom Account Applications
- Rent-to-Own Applications
- Buy Here/Pay Here Auto Loans
- Auto Pawns/Title Pawns
- Enhanced Sub-Prime Loans
- Gamer Tags (up to 10)

**Username/Password (Credentials) Monitoring**

IDShield monitors the internet for instances where a participant's username and password credentials have been exposed. When these are found together online, it presents a strong indication that their online accounts have been compromised. The service continuously scans for a participant's username/password combinations and will alert the participant with details so they can follow up and change their login information on any accounts that use the exposed credentials.

**Identity Threat Alerts**

Participants receive an alert via email or push notification on the IDShield mobile app if their information is found online. Alerts contain details on the threat, including links to where the exposure occurred – giving participants the opportunity to look over the information to either dismiss the notification or escalate the issue with our Licensed Private Investigators.

**Credit Threat Alerts**

IDShield monitors for changes or updates found on the participant's credit report(s) in real time. We pull data from over 200 million files that represent nearly every credit active consumer in the United States.

**Application Alerts**

For certain types of account applications, third parties will take participants' information, compare it to public records and return a fraud score. IDShield scans a national ID verification database to determine if a new account application has been submitted with participants' information. We continuously monitor to see if any new accounts or transactions appear.

**Instant Hard Credit Inquiry Alerts**

Credit report inquiries are created when a participant's PII is used to apply for bank/credit cards, utility or rental query or many types of loans – including home, auto, business, mortgage, home equity or student loans. IDShield notifies participants when their information appears on these reports, empowering them to take action if their data has been exposed by reviewing the alert with an investigator.

### **Continuous Credit Monitoring**

Participants have access to continuous 3B credit monitoring under this plan. Lenders, creditors and many businesses check and submit data to go on credit reports. If changes or inquiries are made, participants will receive an instant alert. IDShield continuously monitors the participant's credit bureau report(s) for the following:

- Delinquent Account
- New Address
- New Tradeline
- Settlement
- Card Over Limit
- Lost or Stolen Card
- Participant Noted as Deceased
- Fraud or Victim Statement
- Bankruptcy
- Liens and Judgements
- New Employment
- New Collection

### **Monthly Credit Score Tracker**

The credit score tracker gives participants the ability to watch their TransUnion credit score on a monthly basis with a map that shows a 12-month historic view of their credit trends from the past year – beginning when the service was first activated.

### **Financial Account Monitoring and Alerts**

IDShield monitors participants' financial accounts including credit cards, checking, savings, 401k accounts, loans and more for any discrepancies. Participants will receive alerts notifying them of financial withdrawals, balance transfers and large purchases on financial accounts, if a transaction is made outside of a set monetary amount.

### **High Risk Application and Transaction Monitoring**

Financial institutions use specific technology to verify the identity of new account holders before processing high-risk transactions. IDShield monitors these processes to determine if details for a new bank account or large money transfer are associated with a participant's personal data. Our application and transaction monitoring can potentially catch identity theft 90 days faster than traditional credit monitoring alone. Furthermore, IDShield can better secure a participant's online financial records by monitoring unauthorized use of username and password combinations used for online banking or insurance accounts. This service monitors processes related to:

- Instant Credit Applications
- Financial Account Updates
- Credit Line Increases
- Money Transfers
- Activity on New Accounts
- Customer Payment Activity
- Online W-2 Access
- Online Prescription Management
- Fund Transfers

### **Public Records Monitoring**

IDShield monitors over 78 billion public record reports from more than 10,000 diverse sources to screen for 34 different pieces of PII – including name, address, phone number, email, SSN and more. The records contain the public, private and regulated data of over 283 million U.S. consumers which are checked for matches of participant information. These reports include details on:

- Bankruptcy
- Motor Vehicle Records
- Driver's License Records
- Criminal Records
- Business Licenses
- Tax Assessor Records
- Residencies
- Lease History
- Registrations
- Deeds

### **Court Records Monitoring**

IDShield can determine if a participant's identity is associated with a criminal act by monitoring court records connected to their name, SSN and date of birth. Criminals can fraudulently use stolen identities, causing the victim's information to falsely appear on citations, arrest records, felonies, traffic offenses and convictions. IDShield monitors millions of dockets from the Administration of the Courts, the Department of Corrections, county courts and other legal agencies in search of participant data. If a match is found, the participant will receive an alert with the details.

### **Payday Loan Monitoring**

IDShield provides non-credit loan monitoring for short-term payday or similar cash advance loans. We screen online, rent-to-own and payday lender storefronts for unauthorized activity.

### **Telecom Monitoring**

IDShield monitors phone number history associated with an individual, as well as any phone number changes with a database of more than 1.2 billion landlines and mobile phones to assure participants that their phone number is not being redirected.

### **Address Change Monitoring**

IDShield monitors participants' address history in the United States Postal Service through the National Change of Address database, providing an 18-month snapshot of the nearly 40 million Americans who move each year. This service scans for change of address requests and sends a notification if participant information appears in the database.

### **Child Monitoring**

With the IDShield Family Plan, we'll monitor up to 10 dependent children under the age of 18. Participants receive an alert if their child's SSN is used to create any new accounts or included in credit applications, loans, court documents, etc.

### **Sub-Prime Monitoring**

Sub-prime monitoring searches transaction data for rent-to-own, buy-here pay-here auto dealers, title pawn and sub-prime loan applications. Participants will be notified when new transactions are discovered.

### **Death-Index Monitoring**

IDShield searches the National SSN Death Index and will send an alert if the participant's information is found in the database.

### **Sex Offender Monitoring and Alerts**

Participants can learn if a registered sex offender lives near them. They'll also receive alerts when a new offender moves into their neighborhood, out of their neighborhood or if someone in their neighborhood becomes registered. Participants can search within a five-mile radius of their home address.

With sex offender search participants can:

- View sex offender details.
- Search using an adjustable radius of their home address.
- Receive alerts when a sex offender moves nearby.

## Online Privacy and Reputation Management

### Reputation Management

IDShield's reputation management service allows the participant to scan their social media accounts including Facebook and Instagram for existing content that could be damaging to their online reputation. Participants will be notified of old accounts, high-risk posts and images, and will have the ability to review and the choice to remove flagged content for their personal accounts. IDShield's family plan provides this service to both the participant and the participant's spouse.

### Reputation Score

A reputation score is provided based on content and photos found on scanned social media accounts. Tips to improve the participant's score are provided along with social posts and photos that were flagged as part of the scan. Participants will have the option to review flagged content and remove content from their personal accounts to improve their score.

### VPN Proxy One

IDShield's Virtual Private Network (VPN) Proxy One from Trend Micro, utilizes bank-grade data encryption to prevent a participant's incoming and outgoing internet traffic from being tracked, hacked or censored. It turns a public hotspot into a secure Wi-Fi. The IDShield individual plan provides protection for up to three devices and the family plan provides protection for up to 15 devices.

System Requirements: Windows Operating System: Microsoft® Windows® 10 RS3 and above, Mac Operating Systems: Apple® macOS 10.12 and above, Android Operating Systems: Android 5.X and above, iOS Operating Systems: iOS 9.X and above.

### Anti-Malware Protection

IDShield's maximum security protection from Trend Micro, uses cloud-based AI technology to deliver highly effective and proactive protection against ever-evolving malware infections.

System Requirements: Windows Operating Systems: Microsoft® Windows® 7 (all versions) with Service Pack 1 (SP1) or later, Microsoft® Windows® 8.1 (all versions), Microsoft® Windows® 10 (Windows IOS and ARM processors only supported by IDShield Endpoint Anti-Malware on Microsoft® Store). Mac Operating Systems: Apple® macOS 10.14 to 10.15 and macOS 11 Big Sur, Chrome OS Operating System: Chrome OS 79 or higher (Chromebooks only supported by IDShield Endpoint Anti-Malware on Chrome Web Store), Android Operating Systems: Android 4.1 or later. IOS Operating Systems: iOS 9 or later. 64-bit device required for latest version.

### Password Manager

IDShield's password manager from Trend Micro, allows participants to create strong and unique passwords and safely secure them. The password manager can identify weak passwords and change them with unique, tough to hack passwords.

System Requirements: Windows Operating Systems: Microsoft® Windows® 7 (all versions) with Service Pack 1 (SP1) or later, Microsoft® Windows® 8.1 (all versions), Microsoft® Windows® 10 (all versions). Edge browser not supported. Mac Operating Systems: Apple® macOS 10.12 to 10.14, Android Operating Systems: Android 5.1 or later. iOS: iOS 11.0 or later. 64-bit device required for latest version.

### Mobile Security

IDShield's mobile security from Trend Micro, provides protection from ransomware, potentially dangerous and harmful websites, unsafe Wi-Fi networks, and more.

System Requirements: Android Operating Systems: Android 4.1 or later. IOS Operating Systems: iOS 11 or later. iPadOS 13.0 or later. 64-bit device required for latest version.

### Online Parental Controls

IDShield's maximum security protection from Trend Micro allows participants to set parental controls, content filters to monitor and block what web pages can be viewed, and schedule specific timeframes for when their children can browse the web.

System Requirements: Windows Operating Systems: Microsoft® Windows® 7 (all versions) with Service Pack 1 (SP1) or later, Microsoft® Windows® 8.1 (all versions), Microsoft® Windows® 10 (Windows IOS and ARM processors only supported by IDShield Endpoint Anti-Malware on Microsoft® Store). Mac Operating Systems: Apple® macOS 10.14 to 10.15 and macOS 11 Big Sur, Chrome OS Operating System: Chrome OS 79 or higher (Chromebooks only supported by IDShield Endpoint Anti-Malware on Chrome Web Store), Android Operating Systems: Android 4.1 or later. IOS Operating Systems: iOS 9 or later. 64-bit device required for latest version.

### **Data Broker Site Management**

IDShield's password manager allows participants to create strong and unique passwords and safely secure them. The password manager securely communicates with browsers to enter passwords from saved accounts. Before any data is sent, we confirm that the browser has been signed with a code signing certificate from the manufacturer. If a phishing link takes the participant to a site that looks similar to one of their saved accounts, the password manager will not enter in their passwords, helping the participant to avoid phishing schemes. To access this password manager participants will be asked to create a Master Password and they also will have the ability to use 2-factor authentication as well as biometrics to log-in.

### **Online Privacy Setting Management**

Our reputation service allows participants to control their privacy settings across platforms such as Snapchat, TikTok, Venmo, Instagram, among others.

### **Social Media Monitoring**

IDShield monitors participant's Facebook, Twitter, YouTube, LinkedIn and Instagram accounts to see if personal information has been exposed through image captions, posts and comments. Participants will be notified if their social content presents reputational risks such as foul language, drug references or discriminatory terms. Participants can control the sensitivity level of their alerts based on options chosen in their account settings - including categories for profanity, violence and more.

IDShield's family plan allows both the participant and the participant's spouse as well as their dependent children under the age of 18 to also monitor their social media accounts.

### **Cyberbullying Protection**

If any covered participant is being bullied, online or face-to-face, we will connect them to local agencies/authorities, school administrators and counselors and provide guidance on how to navigate the situation and reduce the impact of bullying on the victim.

### **Online Privacy Management**

IDShield provides consultation and guidance on ways participants can protect their privacy and personally identifiable information across the internet and on their smart devices. Our certified and licensed private investigators provide unlimited consultation on how to switch to easy-to-use and privacy-conscious alternatives to well-known software such as Google search, Gmail, Facebook, and Amazon. We will provide step-by-step advice and consultation to participants on how to take control of their online privacy by showing them how to:

- Delete unused online accounts
- Delete unused apps from their mobile phone
- Audit third-party app access to personal information
- Ensure their browser isn't tracking them
- Delete unused software on their computer
- Remove data from public records sites (Intelius, MyLife, BeenVerified, etc.)
- Reset and recycle (or donate) unused devices (mobile, PC)

IDShield's identity theft specialists also provide anti/cyberbullying, password, and privacy management consultation for:

- Data broker sites (Spokeo, MyLife, etc.)
- Social media platforms (Facebook, LinkedIn, Twitter, Instagram and YouTube)
- Voice assistance devices (Alexa, Google, etc.)
- Online browsers (Brave, Ghost, etc.)
- Smart TVs
- Password management services

## **Consultation Services and Support Tools**

### **Credit Freeze and Fraud Alert Assistance**

IDShield's investigators will provide the participant assistance with placing a credit freeze and/or fraud alert on their credit reports in the event of a breach or other identity theft incident. If their identity is stolen, the LPI will issue fraud alerts to all three credit bureaus and with reporting agencies and creditors as needed.

### **24/7 Emergency Assistance**

In the event of an identity theft emergency, IDShield provides emergency access to live support 24/7, ensuring participants can get help right away.

### **Medical Data Report**

Our site provides a link to sources of medical data reports. Participants can retrieve and review these reports for inaccurate or fraudulent information.

### **Credit Counseling and Education**

IDShield's identity theft specialists can provide one-on-one education to help participants understand their valuable credit rating and actions that are likely to have an impact on their credit score. They can also provide counseling on debt management, financial budgeting, credit score health and more.

### **Solicitation Reduction**

Reducing mail and phone solicitation helps lower the risk of thieves finding personal information to exploit. Our identity theft specialists are available to provide advice and assistance to reduce the number of unsolicited offers for credit cards and insurance participants receive.

### **Lost/Stolen Wallet Support**

Losing a wallet can be stressful, but our investigators are there to assist. We offer guidance to determine what may have been stolen and provide support for any resulting identity theft.

### **Language Support**

IDShield's investigators can provide language support in English, Spanish and French.

### **Live Member Support**

IDShield's Licensed Private Investigators and Member Services' team is available from 7 a.m.-7 p.m. CT Monday-Friday. Identity theft specialists are also available 24/7 for an identity theft emergency.

### **IDShield Mobile App**

The IDShield mobile app makes it easy for participants to access their benefits. Participants can view their alerts and add/edit their monitored information directly via the app.

Features include:

- Push notification for identity and credit threat alerts
- Monthly credit score tracker
- Direct access to identity theft specialists
- 24/7 emergency assistance

IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. IDShield plans are available at individual or family rates. A family plan provides monitoring services for up to ten (10) eligible dependent children under the age of 18 of the Named member or Named Member's spouse or domestic partner. Consultation and Restoration Services for eligible dependent children under the age of 26 and eligible dependent adult parents. For complete terms, coverage, and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. This covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan. For a summary description of benefits for the Plan coverage see <https://idshield.cloud/summary-of-benefits>.

The following items are not covered with the IDShield service:

**Legal Remedy** - Any Stolen Identity Event where the Member is unwilling or unable to prosecute or otherwise bring a civil or criminal claim against any person culpable or reasonably believed to be culpable for 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** - Any direct or indirect financial losses attributable 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 directly.

**Business** - The theft or unauthorized or illegal use of any business name, DBA or any other method of identifying business (as distinguished from personal) activity.

**Third Parties not Subject to U.S. or Canadian Law** - Restoration services do not remediate issues with third parties not subject to United States or Canadian law that have been impacted by an individual's Stolen Identity Event, such as financial institutions, government agencies, and other entities.

**Marketed by:** Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal Casualty, Inc.; Pre-Paid Legal Access, Inc.; LS, Inc.; In VA: Legal Service Plans of Virginia; and PPL Legal Care of Canada Corporation