

FREQUENTLY ASKED QUESTIONS

What is identity theft?

According to the Department of Justice Identity Theft includes all types of crime in which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain.

Identity thieves steal your most personal information such as your social security number, your financial and bank account information, your email, physical address and even your social media profiles. It can be emotionally and financially devastating.

What is the Free Dark Web Email Scan?

Scans your email address only to detect if it appears on the dark web. If detected, member will be provided with protection tips and next step instructions.

What is the Dark Web?

The Dark Web is a place on the internet where cyber thieves hang out and buy and sell information.

Who is Identity Guard?

Identity guard is a proactive privacy and identity protection service created by Intersections Inc., that have been in the protection industry for 22 years. They deliver premium solutions to help busy families and individuals take control of their personal and private information.

What is IBM Watson?

An artificial intelligence system that monitors and processes billions of pieces of information to alert you about threats to your identity. This system continuously scans 24 hours a day 7 days a week with only the information that you choose to provide it with.

What should I do if I think my identity has been stolen?

Call us! We want to help you. Purchase the Good Sam Identity Theft Protection Program at a 20% discount. A U.S. based dedicated identity theft specialist will be standing by to get you through the nightmare.

How do thieves get my personal information?

- Corporate Data Breaches, in which a corporation's protected and confidential information is copied, viewed or stolen by someone who is unauthorized to obtain the information. For example: The Equifax breach in September of 2017 exposed 150 million social security numbers.
- Stealing your wallet or purse, therefore obtaining driver's license, credit cards, debit cards, and bank deposit slips.
- If thieves obtain your credit report this will give them access to your credit history including your credit card numbers and loan information
- Stealing mail from mailboxes to get pre-approved credit offers, credit cards, bank statements, insurance statements and even tax information.
- Dumpster diving in trash bins for credit card statements and other paperwork containing names, account info and SSNs.
- Fake phone calls that lead you to believe you have won a prize and ask for date of birth and a credit card number.
- Skimming debit or credit card numbers. When skimming from an ATM, thieves will attach card readers over the device and harvest data from every card that is swiped.
- Phishing Scams - Tricking someone into giving out their personal information. Ex: Sending an email to a user falsely claiming to be a legitimate business in an attempt to scam the user into giving out personal information to be used for identity theft.

How can I tell if I'm a victim of identity theft?

There are signs that can help you determine if you've become a victim of identity theft, for instance:

- Unexplained activity on your accounts.
 - Receiving calls or letters from debt collectors or business about services you did not buy.
 - Receiving bills or other mail late, or not at all.
 - Receiving credit cards you did not apply for or being denied credit for no apparent reason.
 - Unfamiliar criminal records, court records, warrants, address information or bankruptcies attributed to you.
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- **If you're not sure, call the member services department at 855-271-4306 and we will answer any questions to help you understand your unique situation.**

What does Good Sam's Identity Theft Protection Plan provide, exactly?

All Plans Include:

- IBM Watson® Artificial Intelligence
- \$1 Million Insurance with stolen funds reimbursement
- U.S.-based dedicated certified identity theft specialist
- Risk management score
- Online identity dashboard
- Mobile Application
- Full recovery services for victims, including pre-existing issues

We'll Alert You Of:

- Your personal information on the Dark Web
- High-risk transactions
- Potential threats detected by Watson Artificial Intelligence
- Monthly credit score
- 3-bureau credit changes
- Bank account takeovers
- Request to open checking or savings accounts with your information
- If someone uses your information to get medical care
- When your social security number is compromised
- When new credit is opened in your name
- Tax fraud

How much does Good Sam's Identity Theft Protection Plan cost?

We have a very simple pricing structure and the discount applies for as long as you are a Good Sam member

Individual Plan

- Non-Member Price = \$19.99 per month
- Good Sam Price = **\$15.99** per month (*That's a 20% discount*)

Family Plan

- Non-Member Price = \$29.99 per month
- Good Sam Price = **\$23.99** per month (*That's a 20% discount*)

Who is covered under the Family Plan?

The family plan covers the adults that reside in your household, in addition to minor children up to the age of 18. This also includes adult dependents as well as an elderly parent that is living with you.

How do I enroll my family members in the plan?

If you've selected a family plan, you can invite other adults who reside at your home address to enroll through an email. The added member is not charged for the membership because it is included in the cost of the primary member's plan.

Will the adult family members on the plan be able to see each other's information?

No. To ensure the privacy of all accounts, family members will not be able to see the personal information or access the account for other adult members enrolled in the plan.

As a parent or guardian, the primary member can also add children (under the age of 18) to a family plan.

Can I enroll in the Good Sam ID Theft Program even though I'm already a victim?

YES! Once you enroll in the program a dedicated identity theft specialist will be happy to help you with the current situation you are dealing with. Call 855-271-4306 and let the customer service representative know you are a victim of identity theft.

Why would I want to switch to the Good Sam ID Theft Program if I already have coverage?

Good Sam's Identity Theft program is the only protection solution that is powered by IBM Watson, that continuously scan billions of data points to detect and alert you when your identity may be at risk. And, as a Good Sam member you will always receive a 20% discount.

How can I switch to the Good Sam ID Theft Program? **

It's easy! After you enroll in the Good Sam protection program, contact your current provider and cancel your membership. If you currently pay monthly, your membership will be discontinued at the next payment cycle.

What information will I need in order to enroll in Good Sam's Identity Theft Protection plan?

Your name, address, Social Security Number, date of birth, phone number and email are used for account and identity verification. We also require your credit card information for billing

purposes. The system is easy to use and is able to walk you through each step so you will not miss a single opportunity to protect your identity.

Why do you need my Social Security Number to enroll?

Your Social Security Number (SSN) is required to verify your identity and IBM Watson will monitor for signs of SSN misuse in order to protect you.

Is the information I enter during enrollment secure?

Yes, to keep your personal information protected from unauthorized access, we use industry standard encryption to disguise your personal information in order to keep it protected. Your data is encrypted from the second you enter it into the IBM Watson/System.

After I enroll how soon does coverage start?

Your identity theft protection starts immediately.

Does Identity Guard have a mobile app?

Yes, the Identity Guard offers a mobile app that can be used on all Android and iOS devices, including all tablets and your home computer.

If I become a victim of identity theft how long will it take to recover my identity?

Depending on the severity of the situation, it could take a few days to over a year. Your U.S. - based certified identity theft specialist will continue to work on your case until complete restoration has been achieved.

How do I become a Good Sam member in order to receive the discount?

There are many benefits to joining the Good Sam club. Please refer to the Good Sam "JOIN" page: <https://www.goodsam.com/club/join/>