

Allstate®

IDENTITY PROTECTION

Features & Services	Description	Allstate Identity Protection Pro +	Allstate Identity Protection Pro + Cyber
Identity Monitoring			
Comprehensive Identity Monitoring	Allstate Identity Protection detects fraud, including unauthorized account access, fund transfers, password resets, new account application/creation. Monitors billions of data elements daily, new credit cards, wireless carrier applications, retail credit card accounts, auto loans, mortgage loans, payday loans, financial accounts, utility accounts and more.	✓	✓
Real Time Identity Alerts	Real-time targeted alerting enables rapid response to mitigate risk- compromised credit cards, new account opening, account pending, fraud alert, liens and judgments, new credit inquiry, account holder added, name change, new employment and much more.	✓	✓
Non-credit Applications and Mortgage/Auto Loans	Alerts if a loan has been opened using an element of your identity.	✓	✓
Utilities, Public Records, Address Change Verification, and Bankruptcy	Alerts on government databases, real estate records, court records, utility accounts, and social security records. Allstate Identity Protection also will alert to address changes reported to one's credit file vs. USPS database.	✓	✓
Dark Web Monitoring	Our bots and human intelligence operatives scan closed hacker forums for compromised personal identifiable information- Health Insurance numbers, driver's license, passport, credit cards etc.	✓ Human Operatives	✓ Human Operatives
Payday Loans and Peer-to-Peer Lending	Alerts to payday, and peer-to-peer lending loans that have been opened using an element of your identity.	✓	✓
Compromised Credential Monitoring	Identifies the exposure of email address and associated passwords, user names linked to malicious breaches and third-party data disclosures and unauthorized access that could have taken place.	✓	✓
High-Risk Transaction Alerts	DocuSign alerts, banking, account holder information change, medical billing, payday loans, student loan activity, unauthorized account access, funds transfers, online password resets and many other suspicious non-credit activity.	✓	✓
Sex Offender Alerts	Alerts will help protect families from predators by alerting a participant when a sex offender moves into their neighborhood. Sex Offender Alerts are sent out once per month and reported based on zip code move in activity for the previous 30 days.	✓	✓
Synthetic Identity Fraud	Allstate Identity Protection has the ability to see Synthetic Identity Fraud alerting victims if we discover their social security, driver's license, or credit card numbers where they don't belong & scan for names and addresses that can be connected with your social security number	✓	✓
HSA/401(k) Monitoring	Monitoring alerts for banking, credit card, savings, checking, 401k, and other investment retirement accounts.	✓	✓
Data Breach Alerts	Participants get data breach alerts so they can now take proactive steps to protect themselves from possible identity theft.	✓	✓
Credit Monitoring			
Credit Bureau Monitoring	Both Allstate Identity Protection plans have either 1 bureau or 3 bureau credit monitoring.	✓ (3 bureau)	✓ (3 bureau)
Fraud Alert Assistance (3 Bureau)	Participants can get assistance setting fraud alerts with credit bureaus.	✓	✓
Credit Score Tracker	Provides updated Transunion Credit Score daily, and monthly, this allows participants to be more informed of potential fraud. Teaches participant's to build awareness and understanding of their financial wellness.	✓ (Transunion daily)	✓ (Transunion daily)
Instant Inquiry Monitoring and Alerts	Credit Alerts for new inquiries, accounts in collections, new accounts, bankruptcy filings and much more.	✓	✓
Financial Transaction Monitoring and Alerts	Participants can set monitoring threshold alerts for checking, saving, credit cards, 401k and additional investment retirement accounts.	✓	✓
Expanded Data Sources	Alert notifications from expanded data sources for transactions on credit, debit and checking accounts such as new account authorizations, new deposit accounts opened and personal information request changes.	✓	✓
Auto-on Credit Monitoring	Allows participants to be notified of credit activity with no proactive steps needed	✓	✓
In-portal Credit Disputes	Transunion credit report disputes without leaving participant's portal.	✓	✓
Credit Bureau Freeze Assistance	In the event of Identity Theft, Allstate Identity Protection remediation specialists can assist with Fraud Alerts and with Credit Freezes.	✓	✓
Credit Bureau Reports	Both Allstate Identity Protection plans have either 1 bureau or 3 bureau credit reports.	✓ Transunion daily credit report Tri bureau reports annually	✓ Transunion daily credit report Tri bureau reports annually
Credit Bureau Scores	Both Allstate Identity Protection plans have either 1 bureau or 3 bureau credit Scores.	✓ Transunion daily credit score Tri bureau scores annually	✓ Transunion daily credit score Tri bureau scores annually
Child Credit Check - Coming Nov 2025	Child Credit Check - Family plans now include a new feature, enabling parents to determine if their child has a credit file and to provide guidance in the event that a credit file is found.	✓	✓
Credit Bureau Lock Transunion (Adults and Minors)	Participants can easily lock their credit with TransUnion via the Allstate Identity Protection Portal or the mobile app for no additional cost. Allstate Identity Protection's customer care team can also assist in child credit lock.	✓ (in participants portal TU)	✓ (in participants portal TU)
Identity Restoration			
Identity Theft Remediation	Allstate Identity Protection offers full service remediation, working with a dedicated U.S. Privacy Advocate throughout the entire resolution process.	✓	✓
Accepts Pre-existing Identity Theft	Allstate Identity Protection will remediate pre-existing identity theft at no additional charge to the victim. Allstate Identity Protection provides 3 year lookback.	✓ (no time limits)	✓ (no time limits)
Personal Coaching - New in 2025	Live, high-touch training with one of our customer care experts on key topics. Members will find a new Personal Coaching tab in the main navigation of their portal where they can view a list of available topics and request a session.	✓	✓
Identity Fraud Finder - New in 2025	AIP offers members an in-portal tool to help assess the issue they are experiencing before taking next steps towards restoration.	✓	✓

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Online Scheduler - <i>New in 2025</i>	Enables members to schedule time with their dedicated restoration specialist. Members can view their specialist's contact information and easily schedule a call to reduce time spent playing phone tag.	✓	✓
In-Portal Communications - <i>New in 2025</i>	Makes it easier for members to communicate with their restoration specialist about their case by delivering messages to their portal, allowing for seamless back-and-forth communication.	✓	✓
Lost Wallet Protection and Surveillance	Participants can easily store, access, and replace wallet contents. Allstate Identity Protection's secure vault conveniently holds important information from credit cards, credentials, and documents.	✓	✓
Fraud Resolution Tracker	Our new fraud resolution tracker allows members who have experienced identity theft to check on the status of their case, communicate with their Identity Specialist, and securely share and retrieve documents. The increased collaboration will help resolve fraud issues as quickly as possible.	✓	✓
Cyber/Device Protection			
Ransomware Expense Reimbursement†	If an employee becomes a victim of a cyber attack or ransomware on their personal devices, we'll reimburse the costs incurred to resolve the problem. This could include the fees for hiring an expert to negotiate with a hacker, cost to recover data, and technical support to repair the device. Personal devices covered include laptops, tablets, computers, and mobile phones, in addition to other smart/connected devices such as TVs, game consoles, appliances, thermostats, home security systems, and virtual assistants. *does not cover cyber ransom payments to hackers	Not Available	✓\$5 Million
Mobile Device Security Increased Device Limits - <i>Coming November 2025</i>	We're increasing the device limits for individual plans to 10 devices per plan and for family plans to 10 devices per adult with unlimited adults covered. Our scan monitors participant's devices for a variety of threats, including malware, spyware, spam, viruses, and other digital threats.	Not Available	Individual: 10 Devices Family: 10 Devices per Adult with unlimited Adults
Missing & Stolen Device Tools	Users get an alert if their device has been stolen, including an email with a photo and the last-known location of the device. Also, users can remotely lock their device, sound an alarm through their device, post a custom message, and even erase their data.	Not Available	✓5 Devices Individual ✓10 Devices Family
Antivirus protection	Protection against viruses, worms, trojans, adware and other malicious software	Not Available	✓
Firewall	Participants can help protect themselves as they browse the internet with a barrier between their device and incoming or outgoing network traffic.	Not Available	✓
Webcam protection	Webcam protection is designed to safeguard against malware that could hijack the webcam.	Not Available	✓
Safe browsing and phishing protection	Blocks malicious links from a website, email, or other communication.	Not Available	✓
Web filtering	Allows disabling of browsing to certain types of websites	Not Available	✓
VPN & Mobile Integration - <i>Coming July 2025</i>	With the VPN active, the ad-blocking and anti-tracking is automatically enabled, and the built-in proactive and dynamic detection technology monitors the system automatically.	Not Available	✓ powered by Bitdefender
Password manager	Safely create and store passwords	Not Available	✓
Network security	Protects a member's home Wi-Fi network and the devices that are connected to it, such as personal computers, tablets, smartphones, and smart home devices.	Not Available	✓
Safe Pay	A secure browser designed to keep online banking, e-shopping, and any other type of online transaction private and secure.	Not Available	✓
Android Smart Watch Protection	This extends mobile security to android smart watches.	Not Available	✓
File Shredder	Ensures files are properly and permanently deleted so bad actors cannot reconstruct a member's data.	Not Available	✓
Family Protection			
Family Definition "under-roof under-wallet"	No age limits. Allstate Identity Protection will allow any dependent who resides with the primary participant or is financially dependent on the primary participant.	✓ No limitations apply	✓ No limitations apply
Family Mobile Device Coverage	When a participant selects the Pro+ Cyber family plan, they can cover up to ten devices with our cyber protection features. Users can easily add cyber coverage to their child's devices without giving the child access to their member account.	Not Available	✓5 Devices Individual ✓10 Devices Family
Expanded Family Coverage	We've expanded our family coverage to include participant's parents, in-laws, and grandparents over the age of 65. Regardless of whether they live under the same roof.	✓	✓
Child Eligibility	Allstate Identity Protection will allow any dependent who resides with the primary participant or is financially dependent on the primary participant.	✓ No age limitations apply	✓ No age limitations apply
Deceased Family Member Coverage	Allstate Identity Protection allows the inclusion of deceased family members under the family coverage definition at no additional charge.	✓	✓
Screen time management	Set time limits for children's devices, pause internet access and create schedules to ensure healthy phone usage	✓	✓
Website blocking & filtering	Block access to categories of websites or specific URLs	✓	✓
Location tracking	Check-in with your children through real-time notifications that show you their location, providing peace-of-mind	✓	✓
Parental Monitoring	Help protect children online through proactive monitoring and flagging of content that may indicate cyberbullying, violence, self-harm etc. (e.g., monitoring social media conversations and text messages)	O / Limited - Monitors APPS for issues but does not monitor social media conversations and/or text messages	✓ Bark provided by AIP
Financial Protection			
Stolen Wallet Emergency Cash†	We'll reimburse participants up to \$500 for cash they had in their wallet when it was lost or stolen, after providing a police report. Supplements the guidance that Identity Specialists already provide to help them replace the contents of their wallet, as well as the monitoring for fraudulent use of the lost cards or IDs.	✓ up to \$500	✓ up to \$500
Home Title Reimbursement†	If any of the employees' property has been subject to home title theft or deed fraud, we reimburse for the costs incurred to recoup ownership such as filing and legal costs.	✓\$2 Million	✓\$5 Million

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Professional Reimbursement†	If an employee's personal information is used to apply for a job or housing, we will reimburse the costs incurred to resolve the issues and replace documents, including lost wages from taking time off work	✓\$2 Million	✓\$5 Million
Deceased Family Member Reimbursement	Provides reimbursement for identity fraud committed against a family member who has passed away, including legal fees and other costs	✓\$2 Million	✓\$5 Million
Additional Insurance Coverage - Coming July 2025	\$100K cyberbullying coverage \$50K scans, digital crimes and social engineering coverage \$50K cryptocurrency funds reimbursement \$50K ransomware payment coverage	Not Available	✓ \$5 Million See Cyber Sublimits
Identity Theft Insurance†	Allstate Identity Protection plans provides \$1 Million to \$2 Million insurance protection	✓\$2 Million	✓\$5 Million
HSA & 401(k) Reimbursement†	Allstate Identity Protection provides \$1 Million with Allstate Identity Protection Plus & Cyber plans.	✓ \$1 Million	✓ \$1 Million
Stolen Funds Reimbursement†	Allstate Identity Protection provides \$1 Million reimbursement on all our plans.	✓ \$1 Million	✓ \$1 Million
Tax Fraud Refund Advance†	Allstate Identity Protection provides tax fraud refund advances with no limits to those employees who become victims of tax fraud.	✓ No limits	✓ No limits
Privacy Management			
Identity Health Score	Status takes into account individual actions, like addressing outstanding alerts and maintaining up-to-date personal information, as well as our own work cross-referencing external data and monitoring the dark web.	✓	✓
Data Removal - Coming July 2025	We're introducing a new data removal tool that will replace (and go beyond) our current Solicitation Reduction feature. Instead of linking our members to third-party sites, this tool will actively find and removes their information from data broker websites—saving them time, increasing their security, and helping maintain a positive online reputation.	Not Available	✓
Social Media Monitoring - Coming July 2025	AIP's social media monitoring allows members to monitor their Facebook, LinkedIn, Instagram, Snapchat, TikTok and YouTube accounts for signs that their account has been hacked or taken over. Members can also monitor YouTube comments for cyberbullying, threats, and explicit content.	✓	✓
Social Media Account Takeover	Monitor for account takeovers that could lead to costly reputation damage.	✓	✓
Solicitation Reduction	Credit card offers, telemarketing calls, commercial mail, commercial coupons.	✓	✓
IP Address Monitoring	Scan for malicious use of our participants' IP addresses. IP addresses may contribute to a profile of an individual, which if compromised can lead to identity theft.	✓	✓
Robocall Blocking	Stop unwanted calls and texts. Decide how you want unknown calls and text answered without disrupting your life.	✓	✓
Ad Blocking	Private browsing feature aimed at stopping web requests that target you with ads.	✓	✓
Allstate Digital Footprint 2.0	Discover data privacy risks from your digital relationships across the web. Take back control of your data by sending privacy requests to unrecognized brands.	✓	✓
Enhanced Capabilities			
Allstate Security Pro®—Breaking news intelligence about digital fraud	Security Pro delivers real-time, personalized content about heightened security risks. It leverages internal data to inform participants about emerging threats, how they may affect users, and what steps users can take to better protect themselves.	✓	✓
Enhanced Identity Health Status	A unique tool, viewable within the Allstate Identity Protection portal and a participant's monthly status email, that communicates a snapshot of a user's overall identity health risk level. Our enhanced algorithm and deep analytics help us spot fraud trends quickly and alert our participants, to help them stay one step ahead. New enhancements will provide personalized tips and information to help employees understand and improve their identity health.	✓	✓
Allstate Digital Footprint 2.0 - Privacy Insights, Account Unsubscribe and Delete	Our unique, proprietary tool that allows users to see the personal data they have online and control their privacy. It's not uncommon to find surprise accounts in your Allstate Digital Footprint, or learn that an app you downloaded is selling your data. Now employees can unsubscribe from unwanted accounts or send a request to delete their data - right from the AIP portal.	✓	✓
Elder Fraud Center	AIP is the only IDP provider to provide a dedicated elder fraud hotline, manned by reps who have been specially trained on accessibility and helping older adults - these experts not only help remediate and recover after fraud occurs but can also consult with caregivers and older adults to come up with a game plan to ensure the older adult's identity and nest egg are safe proactively	✓	✓
Unemployment Fraud Center	The unemployment fraud center gives victims the tools and support they need for a quicker and easier resolution of their case, saving them time and stress. Our dedicated specialists are available 24/7 to help participants unravel unemployment fraud.	✓	✓
Pricing			
Monthly Cost	Please, consult your local sale director for employer paid pricing.	Refer to Proposal	Refer to Proposal
Employer-paid Pricing Available		✓	✓
Portability	Allstate Identity Protection's services are fully portable to the participants with no limitations in coverage or rates.	✓	✓
Participant Care/Client Care			
In-house U.S. Customer Care 24/7/365	Not outsourced, 100% U.S. based customer care.	✓	✓
In-house U.S. Remediation 24/7/365	Not outsourced, 100% U.S. based remediation/resolution.	✓	✓
CITRMS/CCRR/FCRA/IA Remediation Certifications/Educational Webinar Trainings	Our Privacy Advocates are CITRMS (Certified Identity Theft Risk Management Specialist), CCRR (Certified Credit Report Reviewer) & FCRA (Fair Credit Reporting Act) Certified to better resolve remediation issues.	✓	✓

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Dedicated Remediation/Resolution Case Manager	The case manager will be a certified trained restoration adviser dedicated to the participant who serves as the internal partner for all interactions with the participant.	✓	✓
NPS Score	Measures the willingness of customers to recommend a company's products or services to others.	89.9	89.9
Account Management Team Score	Customer Satisfaction experiences with Account Management Team	97% satisfaction	97% satisfaction
Implementation Score	Customer Satisfaction experiences with Implementation	100% satisfaction	100% satisfaction
Initial Login: Welcome email takes participant directly to login steps	Fast and easy for participants to gain access to private portal.	✓	✓
Mobile Application (Android and IOS)	In the palm of their hand, employees have easy access to the full suite of Allstate Identity Protection features via the Allstate Identity Protection app.	✓	✓
Implementation Director	Primary point of contact throughout the implementation process.	✓	✓
Platform Partner Architecture Director	Provides superior technical knowledge in order to provide consultation to existing and new benefit platforms regarding integration, marketing strategies, and billing best practices.	✓	✓
Account Management Team	The Account Manager is responsible for all client day-to-day contact.	✓	✓
Marketing Project Manager	Allstate Identity Protection's marketing project managers goal is to showcase the Allstate Identity Protection benefit to all clients. In addition Allstate Identity Protection will offer marketing support and additional digital assets and campaigns to better suit all client needs.	✓	✓
Broker/Client Toolkits Client Toolkit - Allstate Identity Protection.com/client-toolkit Broker/Consultants Toolkit - Allstate Identity Protection.com/broker-toolkit	The toolkits contain videos, webinars, flyers, newsletter content, announcement emails and letter content, open enrollment guide content, Allstate Identity Protection blogs, and much more.	✓	✓
Security			
Network	Allstate Identity Protection has a 99.99 percent uptime.	99.99% Uptime & Reliability	99.99% Uptime & Reliability
SSAE 18 SOC 1 and SOC 2 Type 2 Accredited	World-Class Security is our top priority and a part of everything we do at Allstate Identity Protection.	✓	✓
Validation (Two-factor Authentication Security) Another way to strengthen employees defense with a second security layer, that will reconfirm identity.	This helps ensure security and privacy of participants account.	✓	✓

Key

- ✓ Yes / included/ available / full functionality
- ✗ Not Available
- Limitations

†Identity theft insurance underwritten by insurance company subsidiaries or affiliates of Assurant. Please refer to the actual policies for terms, conditions, and exclusions of coverage. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Coverage may not be available in all jurisdictions. *Terms and conditions apply. Certain features require additional activation and may only be available with certain plans.

As of 02.25.2025 Allstate Identity Protection is not responsible for any errors due to the volatility of information.