



Allstate Identity Protection Pro+ and Pro+Cyber plans

Summary plan descriptions

Pro+

Allstate Scam ProtectionSM

- Alerts and education plus phone and text scam blocking

Family protection (family plan required)

- Child credit check
- Senior family coverage and elder fraud protection with Elder Fraud Center and scam support
- Family digital safety tools from Bark^Δ with web filtering, screen time management, and location tracking
- Get free access to Talkspace Go^Δ, including tailored help and \$100 off Talkspace Therapy

Identity and financial monitoring

- Auto-on monitoring[‡], rapid alerts, and Identity Health Status
- Allstate Security Pro[®] emerging threat and scam alerts
- Financial and high-risk transaction monitoring
- Credit and debit card plus bank account monitoring
- 401(k) and HSA account monitoring
- Student loan activity alerts and lost wallet protection
- Dark web and social media account takeover monitoring

Privacy and data monitoring

- Allstate Digital Footprint[®] with personalized online account discovery, privacy insights, and data breach notifications
- Robocall blocker and ad blocker
- Solicitation reduction¹
- Sex offender alerts

Credit

- Tri-bureau credit monitoring with annual report and score
- TransUnion credit monitoring with unlimited scores
- Credit score tracking, freeze assistance, and lock
- Credit report dispute assistance

Identity restoration

- In-portal conveniences like one-on-one personal coaching, Identity Fraud Finder, online scheduler, and specialist chat
- U.S.-based, 24/7 customer care
- Help Center and fraud resolution tracker
- Full-service restoration support including pre-existing conditions

Financial protection[†]

- Up to \$2M reimbursement for expenses related to identity theft
 - Deceased family member, home title, and professional fraud expense reimbursement
- Up to \$1M for stolen fund reimbursement including HSA, 401(k), 403(b), and other investment accounts, SBA loans, unemployment benefits and more

Pro+ Cyber

All the features of our Pro+ plan with:

Allstate Scam ProtectionSM

- Web protection, mobile scam alert
- Email scan and scam takedown
- Up to \$50k reimbursement^{††} for:
 - Data recovery and system restoration
 - Cryptocurrency coverage
 - Ransom payment coverage
 - Scams, digital crime, and social engineering

Family protection (family plan required)

- Family digital safety tools from Bark with added parental monitoring and alerts

Cyber protection

- Mobile and desktop device protection for up to 10 devices with an individual plan (or 10 devices per adult with a family plan)
- Network security, password manager, and VPN

Privacy and data monitoring

- Data removal

Financial protection

- Up to \$5 million reimbursement for out-of-pocket expenses related to identity theft[†]
 - Personal ransomware expense reimbursement^{*}
- Up to \$100k reimbursement for cyberbullying^{††}

¹ Solicitation reduction is not available as a feature in Pro+ Cyber plan

[‡] Level of automatic monitoring dependent on enrollment method and information shared with Allstate Identity Protection

[†] Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. 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. See actual policy for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

^{*} Cyber and ransomware expense reimbursement does not cover cyber ransom payments to hackers.

^{**} Family plan required.

^{††} Cyber insurance, which includes data recovery, cyber extortion, cyber crime and cryptocurrency coverage is underwritten by Houston Casualty Company, a Tokio Marine HCC Company. Please refer to the actual policy for all the terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

^Δ Bark and Talkspace Go are third-party services subject to their own terms, conditions, and availability. Products and features are subject to change. Certain features require additional activation and may have additional terms.

Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.

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Identity protection:

Allstate Identity Protection delivers advanced tools and proactive monitoring that help you protect your identity and your family members'. Monitor your credit, personal devices, financial transactions, social media, and more from one simple interface. Should fraud occur, our up to \$5 million identity theft expense reimbursement¹ covers many out-of-pocket expenses, lost wages, and legal fees.

Client name:**Policy effective date:****Policy renewal date:****Policy number/client ID:****Eligible group(s):**

All employees over 18 in active employment in the United States. However employee doesn't have to be U.S.-based. Eligibility requirements determined by employer.

Minimum hours requirement:

There is no minimum hours requirement for this plan, unless determined by the employer.

Waiting period:

Unless determined by the employer, there is not a waiting period for this plan.

Participation requirements:

There are no minimum participation requirements for this plan.

Enrollment:

Eligible employees may enroll for coverage at any time, unless the employer determines enrollment may only take place during a defined enrollment period.

Cancellation:

Eligible employees may cancel coverage at any time, unless the employer determines cancellations may only take place during a defined period.

Who pays for the coverage:

Employees have access to full-service identity theft restoration after the policy effective date, even for identity theft incidents discovered prior to the policy effective date.

Pre-existing conditions:

Employees have access to full-service identity theft restoration after the policy effective date, even for identity theft incidents discovered prior to the policy effective date.

Family member definitions:

Plans should fit families, not the other way around. We have the broadest definition of family to protect everyone who matters to you, whether they're under your roof or under your wallet.** A defined family member is one who is supported financially by the employee or one who lives under the employee's roof. Family members age 65+ do not need to be supported financially by the employee or live with the employee to be covered. Family members meeting this definition are eligible to enroll as part of a family plan.

Portability:

If the employee leaves the company, they must activate a direct bill relationship with us by calling 800.789.2720 for new plan pricing.

Billing:

Billing method:

Payment type:

Billing cycle:

Billing contact:

Account manager:**Identity theft expense reimbursement summary:**

If a member falls victim to identity theft, the identity theft expense reimbursement of up to \$5 million included with Allstate Identity Protection benefit covers many of the member's out-of-pocket costs. This ensures financial security by covering lost wages, legal fees, medical record request fees, CPA fees, childcare costs, and more while our privacy experts help restore participant's identity.

