

# HOW DO WE COMPARE?

<b>COST (RETAIL FIGURES)</b>	<b>Zander Insurance</b>	<b>Credit Monitoring</b>	<b>Plan L</b>	<b>Home Owners Insurance</b>
Single Individual  Family Plan - unlimited dependents	<b>\$6.75 per month/\$75 per year</b> <b>\$12.90 per month/\$145 per year</b>	\$14.95 per month - \$39.95 per month (per person fee)  Not all credit bureaus offer a family plan.	\$10.00 - \$25.00 per month \$25.00 per child  No Family Plan	\$15 - \$35 per year (Depends on Insurance Company)  Child Protection Not Available
<b>RECOVERY SERVICES</b>	<b>Zander Insurance</b>	<b>Credit Monitoring</b>	<b>Plan L</b>	<b>Home Owners Insurance</b>
<b>A fully managed recovery plan takes over the entire process of restoring your identity</b>	<b>Identity Theft Protection</b>			
Company takes over all the work to restore your identity	<b>YES</b>	NO	Services provided only if due to the fault and defect of their prevention services	No. Limited assistance typically provided through a recovery kit with sample letters and important phone numbers.
Recovery service covers all types of Identity Theft (financial, criminal, social security, medical, IRS Fraud, etc)	<b>YES</b>	NO	NO	Varies.
Recovery Limit	<b>UNLIMITED</b>	Not applicable	\$1 million (limited to defect of their product)	Not applicable
Follow-up period after case has been resolved	<b>36 Months</b>	NO	6 months	up to 18 months
Dependant Coverage	<b>To Age 25</b>	Not Available	To Age 18, additional \$25 per year	Not Available
Family Fraud - someone in your family who steals your personal information	<b>YES</b>	NO	NO	NO
<b>REIMBURSEMENT</b>	<b>Zander Insurance</b>	<b>Credit Monitoring</b>	<b>Plan L</b>	<b>Home Owners Insurance</b>
<b>This benefit reimburses victims for expenses they incur during the recovery process</b>	<b>Identity Theft Protection</b>			
Reimbursement Benefit	<b>\$1 Million Reimbursement Benefit</b>	Optional Benefit \$2500 - \$20,000	Limited Reimbursement Provided	\$15-\$25,000 for out of pocket expenses
Electronic Funds Transfer Loss	<b>Up to \$1 Million</b>	Varies by Credit Bureau	Up to \$10,000	NO
Benefits apply to lost wages/vacation time	<b>\$7500 per week/\$30,000 maximum</b>	Depends on plan selected	\$200 per day/maximum \$6,000	YES
Deductible for Supplemental Insurance	<b>NONE</b>	\$0-\$250	None	\$0-\$250 (Depends on Insurance Company)
<b>PREVENTION</b>	<b>Zander Insurance</b>	<b>Credit Monitoring</b>	<b>Plan L</b>	<b>Home Owners Insurance</b>
<b>PREVENTION</b>	<b>Identity Theft Protection</b>			
Preventative measures are an important part of defending against identity theft. However, because identity theft affects people in so many ways, no plans preventative measures can completely eliminate the risk of becoming a victim.	Integrates and coordinates access to free consumer services so our members can utilize the preventative programs available to them at no charge. These include accessing free credit reports, placing fraud alerts, credit freezes, and participating in do not call and opt out programs. In addition you will receive monthly scam and fraud updates and newsletters, and online prevention tools are also available.	Each credit bureau provides a copy of your credit report and monitors activity that occurs on a monthly basis. Each credit bureau maintains their own monitoring service making complete coverage from all three bureaus an excessive expense. Credit monitoring is of limited value since it only notifies you once the event has occurred and does not address any other types of identity theft.	Emphasis is on credit related fraud and includes ID Monitoring that identifies if your personal information appears in a database of the limited retailers and banks who participate in their plan. This approach is of limited value since it only assists if you become a victim due to a fault or defect in their prevention plan.	Typically Homeowners Plans only provide reimbursement for out of pocket expenses, no prevention services are provided.