Renaissance BENEFITS | Iris OnWatch

Beneficiary Companion



Service With Survivors In Mind

At a time of loss, many survivors may not want to make phone calls and handle paperwork. With Iris® OnWatch Beneficiary Companion service, they don't have to. All of the administrative details are taken care of when closing a loved one's affairs. This process helps the beneficiaries relieve some of the stress involved with filling out paperwork to focus on the healing process instead.

Guidance

The beneficiciary will have access to resources that help them navigate the aftermath of losing a loved one, such as:

- Guidance on how to obtain death certificate copies (necessary for performing final notifications)
- 24/7 live support and counsel from a dedicated Beneficiary Assistance Coordinator
- The Beneficiary Companion Guidebook that serves as a reference tool for beneficiaries navigating the aftermath of a loved one's death

Identity Protection and Fraud Resolution

Every year the identities of nearly 2.5 million deceased Americans are stolen to fraudulently open accounts, obtain loans, tax refunds, and other services, according to the IRS[1]. Iris' identity protection services give beneficiaries guidance on protecting their loved one's identity as well as resolution assistance in the event of identity theft.

- Review of credit report with the beneficiary
- Suppression of the deceased person's credit report or a freeze/closure of the account with credit bureaus
- Full-service resolution assistance should there be an incident of identity theft, including affidavit assistance, credit bureau and fraud department notification, help filing a police report, creditor follow-up and other services

24/7 Support Available

Just Give Us a Call

1-231-338-6614 (Local/Direct Number)

1-833-960-1152 (Toll Free Number)

Assistance

Dedicated Beneficiary Assistance Coordinators manage the assistance process, which includes notification to the following:

1. Social Security Administration
2. Credit reporting agencies
3. Credit card companies
4. Banks and other financial institutions
5. Third-party vendors
6. Government agencies

Social Media Shut Down

In an increasingly digital world, it's more common than ever for loved ones to have a social media presence. However, it can be an emotionally painful and time-consuming process to bring closure to those accounts. Coordinators can work with the beneficiary to:

- Discontinue access to a loved one's social media accounts
- Assist with memorialization of eligible accounts to preserve a loved one's digital profile

> I was surprised at the amount of time and effort needed to finalize my father's affairs. I ended up taking several days off work when I really wanted to sit in a quiet corner and remember his life. Having someone to help me with this would have been great.
>
> - Survivor dealing with father's passing

[1] https://www.mswspa.com/content/client/28d0895f5ab257702b8814518967e2e5/uploads/MSWS-ID-Theft.pdf

NOTE: The Life Assist Services products and services, including but not limited to services for Travel Assistance (Iris® OnWatch.), Identity Theft, and Beneficiary Companion Assistance, described herein are provided by Iris® OnWatch and are not provided by Renaissance and are NOT insurance. Renaissance and Iris Powered by Generali and GGA are separate legal entities with no ownership affiliation. RENAISSANCE MAKES NO WARRANTIES OR REPRESENTATIONS (EXPRESSED OR IMPLIED) AND ASSUMES NO LEGAL LIABILITY OR RESPONSIBILITY FOR THE INFORMATION, PRODUCTS, BENEFITS OR SERVICES PROVIDED BY Iris® OnWatch..

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