Renaissance BENEFITS | Iris OnWatch

Identity Theft—Resolution Services



The Identity Theft Problem

ID Theft impacts millions of individuals each year and is one of the top consumer complaints received by the Federal Trade Commission.[1]

As the world becomes increasingly connected — from social networks, to healthcare records, to the Internet of things — criminals are finding new ways to steal sensitive personal information and commit fraud.

Iris® Powered by Generali (Iris) is here to help members who become victims of identity theft or are interested in ways to help reduce their risk.

The Iris Identity Theft Solution

Certified identity theft Resolution Specialists provide education on how identity theft occurs and tips to help keep identities safe through access to a multilingual ID Theft Resolution Center.

If you find yourself to be a victim of identity theft, you'll have 24/7 access to certified identity theft Resolution Specialists who can help restore your identity and prevent further damage in the event of an incident. A Resolution Specialist will assign a personal case manager who will assist with the following:

- Submitting an affidavit—used to dispute fraudulent claims or activity—to the authorities, credit bureaus and creditors on the Member's behalf.
- Contacting creditors' fraud departments to dispute each fraudulent occurrence, continue to follow-up until each matter is properly handled and notify the Member throughout the process with a weekly status report.
- Reporting fraudulent activity to the local authorities and forwarding a report of the fraudulent activity to creditors.
- Assist you in placing a credit freeze on your credit record(s) in accordance with state law.
- Notifying the appropriate agency to assist Member's in canceling or replacing stolen or missing items such as credit/debit card, driver's license, Social Security card, or passport.
- Assist you with placing a self-service fraud alert with all three credit bureaus.
- Ensuring that insurance claims and medical records are corrected, involving in-house medical staff if necessary, in the event of medical identity theft.
- Translation services needed to communicate with local authorities, including filing an identity theft incident report.*
- Emergency cash advance of up to $500 and assistance with emergency travel arrangements, including airline, hotel and car rental reservations, if the Member experiences Identity Theft more than 100 miles from their primary place of residence.
- Opting out of pre-approved credit card direct mail offers and marketing phone calls.

24/7 Support Available

Just Give Us A Call

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

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

1 Federal Trade Commission, Consumer Sentinel Network Data Book, 2024

*All costs associated with this Service will be the Member's responsibility. Any advance made to the Member, not otherwise secured by a valid credit card and paid to Iris® OnWatch by the credit card company within 30 days of such advance, must be reimbursed by the Member to us within 45 days from the date such advance is made. Thereafter any amount due will accrue interest at a rate of 1.5% per month. Notwithstanding anything to the contrary herein, Iris shall be under no obligation to advance funds not otherwise secured by a valid credit card.

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 OnWatch 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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