

# product features: Pro+ Cyber

# **Cyber Protection**

Our Pro+ Cyber plan safeguards members' data and enrolled devices so they can live their online life more freely. Members can enroll 5 devices — or up to 10 with family plan — to be protected.

# Personal device security

Pro+ Cyber includes comprehensive personal device security features to protect your home computers, laptops, and mobile devices from threats like viruses, phishing attacks, and malware. Members who enroll with a family plan can extend that protection to children, elderly parents, and other loved ones.

# Malware and anti-virus protection

We help defend personal devices against threats including viruses, worms, trojans, adware, and other malicious software.

# Safe browsing

Members' browsing — including shopping and banking — is protected by artificial intelligence systems that scan links before they're clicked and help filter out unwanted content.

# Phishing protection (Windows, Android, iOS)

Pro+ Cyber members can block malicious links from websites, email, or other communications to prevent cybercriminals posing as reputable businesses from stealing login credentials, gathering PII, or installing malware on devices.

# **Network security**

We protect home Wi-Fi networks and the devices that connect to them, blocking cybercriminals who may target home networks to access personal information, use members' internet service without authorization, or even use those networks or devices to commit crimes.

# Anti-tracker (Windows, MacOS, iOS)

We help prevent trackers from collecting your data to keep it private — allowing members to view and manage their information at each website they visit.

# **Password manager**

Password managers are one of the simplest — but most effective — ways to protect your online accounts. Members can safely create and store passwords to seamlessly use them online. Usernames, passwords, and credit card information can be encrypted and stored locally to stay secure while remaining easy to access.

# Webcam protection (Windows only)

Webcams, whether built-in hardware or accessories, can be especially powerful vectors for hackers and cybercriminals to see and hear wherever you access your device. Our webcam protection is designed to safeguard against malware that could hijack Windows-based webcams.

AIP\_OE\_PRODUCTFEATURES\_PRO+CYBER\_ERP\_072024



It's your digital identity. Own it.



#### Firewall (Windows only)

Our firewall protection places a barrier between members' devices and network traffic, allowing Windows users to browse more securely.

#### File shredder (Windows only)

Our advanced device security feature ensures Windows users' files are properly and permanently deleted to prevent bad actors from reconstructing members' data after the fact.

# Safe pay (Windows)

Our safe pay feature is designed to keep online banking and other online transactions private and secure — automatically — when members access banking sites in any browser on Windows or MacOS.

# **Military-grade VPN**

Our Premium Virtual Private Network utilizes over 4,000 servers in 50+ countries and AES 256-bit encryption reinforced with the RSA algorithm and SHA-256 hash functions to protect members' privacy by anonymizing their online activity to prevent bad actors from intercepting their data — even on unsecured networks.

#### Smart watch protection (Android only)

Extend your mobile security to your smart watch and use this feature to activate sound alerts to find your smartphone. You can also receive alerts on your watch if you're too far away from your phone to ensure you never leave it behind.

#### Missing and stolen device tools (Android, Windows)

Our missing and stolen device tools help you remotely locate, lock, wipe, or send a message directly to your device in case of loss or theft. You can even snap a photo in self-defense and email it to yourself to see anyone who might try to tamper with your device.

#### Allstate Security Pro®

We help keep members one step ahead of bad actors by providing real-time, personalized content about heightened security risks that may affect them. Our alerts leverage internal data to identify emerging threats, how members may be affected, and what steps they can take to better protect themselves.

# **Comprehensive monitoring and alerts**

Allstate Identity Protection's monitoring system analyzes and detects high-risk activity and sends alerts at the earliest sign of fraud. That's how we help members minimize risk, damage, and stress with prevention and rapid restoration.

#### Dark web monitoring

We go beyond simply scanning for your information online. We utilize bots and human intelligence operatives together to scour closed hacker forums for members' compromised credentials as well as personal information. We alert members whenever compromised data is found, including:

- Social security numbers
- Credit and debit card numbers
- Usernames and passwords
- Email addresses
- Government and medical ID numbers
- Gamer credentials
- IP addresses

#### **Financial transaction monitoring**

Members can set alerts to trigger from sources including bank accounts, credit and debit cards, account thresholds, 401(k)s, and other investment accounts to help take control of their finances.

#### High-risk transaction monitoring

Even non-credit-based activity can indicate fraud, so we send alerts for transactions like wire transfers and electronic document signatures matching member information.

#### **Credit monitoring and alerts**

Members can set alerts for transactions like new credit inquiries, accounts placed in collections, newly opened accounts, and bankruptcy filing.

# **Credit** assistance

Should a member's credit monitoring trigger an alert, our in-house team of experts will help freeze files with all major credit bureaus.

#### Social media account takeover monitoring

Members can add social media accounts for themselves and family members to be notified of suspicious activity that may indicate hacking or an account takeover.

#### **Identity Health Status**

Our unique tool gives members a snapshot of their identity health and risk level. We provide monthly status updates using an enhanced algorithm with deep analytics to spot fraud trends and alert members before damage occurs.

## **Identity restoration tracker**

The Allstate Identity Protection identity restoration tracker makes it easy for members to see their case status

#### \$1 million identity theft reimbursement<sup>+</sup>

Members who fall victim to identity fraud will be reimbursed up to \$1M for stolen funds as well as many out-of-pocket costs related to resolving their case, including:

- Expenses incurred resolving:
  - Home title fraud
  - Professional fraud
  - Ransomware expenses\*
- Stolen funds from:
  - HSA, 401(k), 403(b),
  - and other investment accounts
  - SBA loans
  - Unemployment benefits
  - Stolen tax return refunds
- Pro+ Cyber family plan subscribers are covered for up to \$2M reimbursement of out-of-pocket costs.

# **Allstate Digital Footprint®**

Only available from Allstate Identity Protection, the Allstate Digital Footprint shows members where their personal information lives online so they can better protect it. Members can track where their personal information is stored, spot possible vulnerabilities, and take action before they're compromised.

#### Lost wallet protection

Members can store critical information in the secure Allstate Identity Protection portal to retrieve in the event of losing credit cards, personal credentials, or documents. We help members access this information and replace it, if needed.

# Stolen wallet emergency cash<sup>+</sup>

In the event that a member's wallet is stolen, we'll reimburse up to \$500 for cash lost.

#### Solicitation reduction

We make it easy for members to opt in or out of the National Do Not Call Registry, credit solicitations, and junk mail reduction.

# Robocall blocker<sup>‡</sup>

Our Robocall blocker can help intercept scam and telemarketing calls and texts to require them to identify themselves before you even pick up.

#### Ad blocker<sup>\*</sup>

Members can set automated blocking for unwanted advertisements, online data trackers, and even safelist websites they trust.

#### Sex offender notifications

We monitor registries and can notify members if an offender is registered nearby in their area.

#### Unemployment fraud center with dedicated support

We provide a resource center for members to quickly and easily resolve their unemployment fraud claims to save time and stress. Our dedicated specialists are available to help victims through the process of resolving their case

#### Whole family protection and monitoring<sup>Δ</sup>

We have the broadest definition of family in our industry, and we cover family members in members' households as well as anyone financially dependent. If they're "under your roof" or "under your wallet," they're covered. Members can add older parents, grandparents, even in-laws age 65+ regardless of whether they live with or depend financially on them.

# **Elder Fraud Center**

Safeguard senior family members with our helpful resource hub built specifically for seniors, caretakers, and family members to easily understand and protect against scams and threats. Our Identity Specialists are trained to provide customized care for older family members to identify and resolve scams as well as create a proactive protection plan together.

# Best-in-class customer care

Should fraud or identity theft occur, our in-house experts are available to help members fully restore compromised identities — even if the theft or fraud occurred prior to enrollment.

#### **US-based customer support**

Our support center is US-based and located in our corporate headquarters, where our customer care team is always available to help answer questions and resolve identity theft or fraud.

# Full-service identity restoration

Our restoration specialist team is highly trained and certified to handle every type of identity fraud case. We fully manage restoration cases, leaving members to live their lives and save them time, money, and stress.

#### Mobile app

The Allstate Identity Protection app makes accessing the member services portal easy anywhere. Available on iOS and Android.

# **Help Center**

The Allstate Identity Protection web portal and mobile app include an interactive help center for members to quickly get answers, clear definitions, easy-to-follow instructions, and proactive guides to help protect themselves.

# Family digital safety tools with Bark for AIP<sup>A</sup>

Our suite of family digital safety tools monitor more than 30 of the most popular apps and social media platforms including text messaging and email — to help parents set healthy limits around how and when kids use their devices.

Tools include:

- Web filtering
- Screen time management
- Content monitoring and alerts<sup>‡</sup>
- Location tracking

t 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 information purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage may not be available in all jurisdictions.

\* Some features require additional activation. For family plans, activation of features such as robocall blocker (up to 10 phone numbers), ad blocker, cybersecurity (up to 10 devices) and family digital safety features can be done only through the primary subscriber's account. Privacy management features cover up to five email addresses.

\* Does not cover cyber ransom payments to hackers.

∆ Only available with a family plan.

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.