

NORTONLIFELock RESTORATION PROCESS

You can rest assured. We'll do the heavy lifting!

Restoring your name and identity isn't always easy — but NortonLifeLock Identity Restoration Specialists will help you through the process, so you're not alone!

No one expects to become a victim of identity theft. Unfortunately, everyday activities like online shopping, banking and browsing can expose your information, making you vulnerable to cybercrime. But you can rest assured with NortonLifeLock. If you become a victim, our U.S.-based Identity Restoration Specialists know the steps to take and calls to make to restore your identity. We also protect you with our Million Dollar Protection™ Package^{†††}, which provides coverage for personal expenses, reimbursement of stolen funds, and coverage for lawyers and experts, if needed.

Member Process:



Restoration Process:

Steps may vary per restoration case.



1 NORTONLIFELOCK PROVIDES THE MEMBER WITH INSTRUCTIONS TO FILE A REQUEST FOR A 1-YEAR OR 7-YEAR FRAUD ALERT

A fraud alert can be placed on your credit file when you believe that your information has been exposed. It is a notice which states that you believe your information has been compromised or that you have been a victim of identity theft, and alerts any creditor who receives an application containing your personal information to contact you at a phone number you provide to confirm they've received a legitimate application.

2 SPYWARE AND VIRUS REMOVAL

At the end of their initial call with the member, our Restoration specialist offers to connect them to the Spyware and Virus Removal team for a scan of their devices. The scan helps detect malware or spyware on the member's device that may have contributed to the identity theft.

3 MEMBER SIGNS LIMITED POWER OF ATTORNEY

The LPOA is the member's authorization for the Restoration specialist to speak on their behalf – this is what allows a Restoration specialist to work a case. Merchants generally will not speak to us without this document on file. It is one of the documents in our Claims Kit, which is a packet we send to a member whenever they request Restoration assistance for an eligible Stolen Identity Event.

4 ORDER CREDIT REPORTS

We order our member's credit reports at the beginning of a Restoration case for their review to determine if there are other identity theft events that may currently require attention. We also handle disputing incorrect information on the member's reports with the bureaus on their behalf, such as the fraudulent account, incorrect balances due to existing account compromises, fraudulent inquiries that may be hurting their credit score, and incorrect personal information such as names and addresses.

5 COLLECT DOCUMENTATION

In addition to the Limited Power of Attorney, we collect other documentation in our claims kit. This list has been developed over the years as we've worked with creditors and others to resolve identity theft issues. We request the following:

- Limited Power of Attorney (to be provided with our claims kit)
- FTC Victim's Complaint & Affidavit (to be provided with our claims kit)
- Police Report (if filed)
- Proof of address (at the time the identity theft occurred)
- Copy of government-issued ID (Driver's License, etc.)
- Proof of SSN (copy of Social Security card, W-2, old-style Medicare card, etc.)
- Copy of completed and signed Acknowledgment of Claim Form (to be provided with our claims kit)
- Supporting Documentation (other documents or correspondence related to the identity theft)

6 CLAIM IS FILED

Our members are provided with a claim form to access restoration benefits when they report an eligible Stolen Identity Event. The member then fills out the claim form and generally returns it with the other Claims Kit documents, at which point we share it with the TPA (Third-Party Administrator) who processes our insurance piece. They open a claim, which remains open until the Restoration case is closed.

7 RETAIN LAWYERS AND EXPERTS, IF NEEDED

In certain situations, it may be necessary to retain lawyers or experts to resolve your matter, for example, to defend criminal charges or the entry of a civil judgment, or to provide assistance at an audit or hearing. When other options for disputing a fraud have been exhausted, we may retain third-parties to represent the member.

8 PROVIDE CASE STATUS UPDATES TO MEMBER

At least every 30 days, our Restoration specialist provides our member an update on the status of their case(s), more frequently if the member requests it.

9 ENSURE RESOLUTION OF CLAIM WITH MERCHANTS

Our Restoration specialists work directly with the merchants involved by using the LPOA (above). They advocate on the member's behalf and work to ensure the merchant has everything they need to investigate the fraud claim.

10 DOCUMENT INCIDENT AND RESOLUTION IN CASE OF FUTURE EVENTS

Our agents take detailed notes of all calls. This allows us to go back and review the notes as needed (i.e. new Stolen Identity Event occurs, the original account is erroneously sent to collections, etc.) This also allows our agents to determine best practices for specific merchants using their group knowledge.

11 VERIFY CLOSURE & EDUCATE ON PROTECTION

Our agents continue following up on cases until we receive verbal confirmation from the merchant that the fraud claim has been resolved in the member's favor. We request written confirmation or a release letter to be sent to the member, and follow-up with the member to ensure such letters are received. We also provide education about their identity protection for the future.

12 ORDER A NEW SET OF CREDIT REPORTS 90 DAYS AFTER CLOSURE AND FOLLOW UP WITH MEMBER TO CONFIRM RESOLUTION OF INCIDENT

Ninety (90) days after a case is closed, we order a new set of credit reports for the member. We request the member reviews them to make sure no fraudulent activity or other information is still showing on the report. If the member has not contacted us, we reach out after another 30 days to confirm that the reports were received.

NortonLifeLock is dedicated to helping protect the devices, identities and online privacy of more than 50 million members and customers, providing them with a trusted ally in a complex digital world.

No one can prevent all identity theft or all cybercrime.

¹¹¹ Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton Benefit Essential, LifeLock with Norton Benefit Premier and Ultimate Plus, up to \$100,000 for Advantage and up to \$25,000 for Standard, Command Center, Basic and Junior. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.

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