



## Identity Management Services

OneBeacon medical stop loss customers have access to Identity Management Services to assist plan participants who suspect that they are a victim of identity theft. Through a phone call to the designated number, every plan participant who is a victim or suspected victim of identity theft is provided with access to an assigned fraud specialist who will facilitate the resolution of virtually any identity-related problem, including medical identity theft.

### Services include:

- **MEDICAL IDENTITY THEFT ASSISTANCE** – An advocate can work to resolve instances of medical insurance fraud, malicious medical information, denial of benefits due to fraud, and harassment from collection agencies due to medical identity fraud.
- **CATASTROPHE PERSONAL DOCUMENT REPLACEMENT ASSISTANCE** - An advocate will replace sensitive personal identity documents, financial records, legal documents and other critical records following a disaster while the victim focuses on rebuilding their homes and lives.
- **RELOCATION OF RESIDENCE** - An advocate can provide guidance on change-of-address notifications, mail forwarding or bundling, guidance on securing sensitive information during the move, replacement of lost documents, and an Identity Wellness Checkup after the move.
- **IDENTITY TRAVEL RESPONSE** – An advocate will work with governmental agencies to help the traveler get lost documents reissued on an expedited basis, work with airlines and hotels to replace lost tickets, and assist in getting credit cards protected and replaced or receiving emergency cash from home without identity documents.
- **SURVIVING SPOUSE RESPONSE** – An advocate will assist the surviving spouse in reviewing the deceased's credit and financial files, looking for benefits associated with credit cards, making the appropriate notifications, assisting with obtaining important documents such as military records, birth certificates and death certificates, and resolving any fraud issues uncovered.

- **INFANT AND MINOR IDENTITY RISK MITIGATION** – An advocate works to review your child’s information, resolve any instances of fraud, and suppress your child’s credit files, when available, until the age of majority.
- **DEPLOYED MILITARY PERSONNEL IDENTITY RISK MITIGATION** - An advocate can work with family members to review credit and personal information, add a protective Active Duty Military Alert on credit files, and remove names from pre-approved credit offers.
- **MARRIAGE AND DIVORCE IDENTITY RISK MITIGATION** – An advocate can provide tips on securing credit and financial information while planning a ceremony, assistance with marriage license requirements, documentation for name-change requirements, considerations for life partners, and an Identity Wellness Checkup before marriage or after a divorce.

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**OneBeacon Accident & Health** is a brand of OneBeacon Insurance Group that focuses on analyzing and developing unique accident and health solutions and programs for the transportation, specialty health, sharing economy and youth sports markets. The group creates and distributes niche accident and health and property-casualty products through brokers to motor carriers, employers, managed care organizations, associations and other affinity groups.

**About OneBeacon:** OneBeacon Insurance Group, Ltd. (“OneBeacon”) is a subsidiary of Intact Financial Corporation (TSX: IFC). OneBeacon’s underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon’s solutions target group accident and health; commercial surety; entertainment; environmental; excess property; financial institutions: financial services; healthcare; management liability; ocean and inland marine; public entities; technology; and tuition refund.

These services are provided by third-party vendors. Vendors may be changed at any time without written notice.