



AFFILIATE PARTNER PROGRAM

FAQs

Our Affiliate Partner Program is very easy to set up – we do the work at no cost to you!

Over 100 independent insurance agencies are now part of our Affiliate Partner Program.

1. What's the product summary?

We have two Identity Theft Defense solutions for consumers, along with similar programs for business clients (with group pricing). Our two consumer Identity Theft products with insurance coverage are:

'GOLD' Identity Theft Defense Program (\$2.08 per person, per month)

ID THEFT EXPENSE RECOVERY: Up to \$25,000 insurance benefits with zero deductible, underwritten by one of the world's largest insurance companies (AIG)*. Covers:

- Income Protection – Lost wages reimbursed up to \$2,000 (\$500 per week limit) for time-off work
- Expense reimbursement – Covers out-of-pocket expenses incurred to resolve your identity theft case such as phone, faxes, postage costs; Notary fees; re-application fees for loans, grants, other applications; DMV and credit report fees, and other approved expenses (does not cover ATM, bank, brokerage acct. losses)
- Criminal and Civil Legal Defense fees (if not found guilty)
- 24/7 Victim Assistance and Victim Claim Kit
- Unparalleled Claims Service

CREDIT REPORTS AND MONITORING: Strategic three-bureau 'free credit report' notification service for you to obtain, review and monitor your credit report for any changes in your credit profile during the year

ID THEFT PREVENTION: Credit freeze notification service stops ID thieves cold (in states with freeze laws)

ID THEFT EDUCATION: Identity Theft Defense "Do's and Don'ts" Guide

INTERNET SECURITY: Internet virus monitoring and alerts, Internet Security Awareness Newsletter

'GOLD' - Only \$2.08 per person, per month (billed one-time annually @ \$24.95 per person, no other purchase required).

'ALL-IN-ONE' ID Theft Restoration Program (\$4.99 per person, per month)

Includes all 'GOLD' Identity Theft Defense Program features including \$25,000 ID Theft insurance, PLUS:

FULL ID THEFT RESTORATION SERVICES (with Limited Power of Attorney)

- Assigned case worker to provide expert guidance and hands-on assistance with documentation and preparation, placement of fraud alerts with creditors and credit bureaus
- Comprehensive notification to creditors, financial institutions, credit bureaus, law and government agencies, utilities and other service providers
- Complete review of your credit files for accuracy
- Enrollment in a national credit monitoring service
- Investigation of transfer of funds and/or accuracy on Social Security Earnings Statement (when appropriate)

'ALL-IN-ONE' - Only \$4.99 per person, per month (billed one-time annually @ \$24.95 per person, no other purchase required).

2. How does your Affiliate Program work?

- We set up a private, secure Affiliate order page for your Agency on CoverMyID.com
- Your agency directs customers to this Affiliate page
- Customer makes their purchase using their credit card
- Customer immediately receives their insurance benefits document and other materials from us, sent as a PDF document via email
- Affiliate partner receives 15% commission (at \$24.95; approx. \$4.00), including renewals
- All sales are tracked to the referring Affiliate, Group, Association, etc.
- The Affiliate has private, real time access to sales and customer information using an online management console
- Sales commission payments are made to the Affiliate the 15th of the month following (or quarter if volume is low - below 50 policies per month).

This makes all aspects of a sale very simple and straightforward with minimal hassle.

There is no cost to your firm to be set up as an Affiliate Partner (unless you want your purchase page to be private-branded with only your logo, etc.)

3. There are four ways your customers can purchase coverage:

1. Your client can go to your unique Affiliate purchase page and use their credit card
2. You can take their name and credit card info by phone and enter it for them, then bill the customer (this works well when renewing other services)
3. You can use an agency credit card, and then bill the customer
4. For Groups (employers, associations, etc) all we need is an Excel spreadsheet with full name and email addresses (or materials distributed to one central email). **For groups using this method, payment must be made prior to coverage commencement and policies issued.

4. What about Group Coverage or packages?

We make it easy for companies to provide ID theft solutions to help their employees, members, alumni or clients defend against the financial and emotional nightmare of identity theft. Plans can be part of an HR benefit, set up as a payroll, ACH or membership fee deduction, or direct bill to an enrollee if accessed through a Group offering. **(Note: If urgent due to a corporate data loss incident, group-wide enrollment can take place in less than 24 hours). See www.DataBreach911.com for info.**

We offer two types of Group Enrollment Programs:

GROUP-SPONSORED ENROLLMENT PROGRAM

Since very little personal information is needed (first/last name, address and email address), the enrollment process is very simple, fast and secure. Each enrollee receives their Certificate of Coverage and Identity Theft Defense Guide via email that lets them know this benefit has been provided compliments of their respective organization.

INDIVIDUAL-PAID ENROLLMENT PROGRAM

A private-label online purchase page is set up to provide the Identity Theft program information along with a secure online order form for instant coverage. Individuals either enroll themselves and their family members at their own discretion or elect for voluntary payroll deduction. Management is provided with secure, online access to real-time sales reporting, enrollee information, renewal dates, etc.

All information is secure and we do not require sensitive personal information (such as SSN numbers, etc). We do not resell or use email addresses except for renewal notification.

5. What does an Affiliate Partner Page look like?

- To view a sample Affiliate page, please visit: <https://www.CoverMyID.com/G500Agency>
- For a 'private label' page, please see: www.Coastway.com and follow their link in lower left to Identity Theft coverage. (Private label page set-up fee: \$100)

6. What's the price to our customers?

- Gold Program: Only \$2.08 per month, per person
- 'All-In-One' Restoration Program: Only \$2.08 per month, per person

Billed one-time annually, no other purchase required. Renewal notices are sent by us to the insured at 30 and 10 days prior. Commission also paid on renewals.

7. Do we receive a commission or compensation for each sale?

Yes. And this is a very easy moneymaker for you. You are compensated 15% of each sale (approx. \$4 to \$9 per sale) with no work involved on your side. Let your customers know your agency is looking out for their best interests by offering an excellent Identity Theft insurance package at very affordable price.

8. What contractual obligations are involved?

A simple Affiliate Partner Agreement is all that's needed. It outlines our obligations to you and you to us (that any marketing costs are your own, etc.). This is available for review online when filling out the Affiliate application at www.CoverMyID.com/agencies_signup.asp.

9. How do we establish a link from our website so that our clients can purchase your product (Identity Theft coverage & education)?

Once we create your "Affiliate Purchase Page", all your programmer/web company adds is a simple link from your Web site to the page on our site. This only takes a few minutes to do. We will provide the link information to you/your programmer.

9a. Can we embed the Affiliate Purchase page into our Web site?

Yes; we have a specially coded page that your programmer can use to embed the page into your site if you wish. Please contact us for more details.

10. What kind of promotional materials do you provide or recommend?

We provide free, updated promotional materials for your use and are available within the Administration section of your Affiliate site. The promotion of ID coverage, prevention and education can occur:

- **By email:** Sending customers an email announcing your new Identity Theft Defense program, which includes a link to your Affiliate Purchase page
- **By mail:** Including printed Statement Stuffers in your next mailing
 - We can provide you free-of-charge with PDF graphics for Statement Stuffers; your graphics person can insert your Agency name and link within the piece
- **From your web site:**
 - Add a link or graphic button on your web site to your Affiliate Purchase page
 - Add a link from your site to an intermediary page describing Identity Theft coverage and service, then a link to 'Purchase' (to your purchase page on our site). Text idea: "We have arranged a new Identity Theft Coverage program for our clients from the leader in Identity Theft defense programs. Click [here](#) to purchase!"
 - You may also want to include information about the problem of Identity Theft and ways to defend against it (we can provide this text, and it is also on our website at www.CoverMyID.com)

(Note: promotional wording must be reviewed by Cyberian for regulatory & AIG compliance prior to distribution).



11. What kind of security do you provide for customers purchasing from your site?

For our e-commerce process...

- All credit card transactions are encrypted using the strongest encryption available (128 bit) as an industry standard
- We process credit card transactions through VeriSign (the leader for ecommerce security)
- We do not maintain the customer's card number in our database (to avoid any sensitive data loss due to hackers, etc.)
- We have a strong privacy policy in place for customers and their purchase information

12. How long does it take to get set up as an Affiliate Partner with you?

24-48 hours. Once you complete the online Affiliate application, your firm's Affiliate Purchase Page can be live within 24-48 hours.

Next Steps:

To become an Affiliate Partner:

- Please complete the application on our website at www.CoverMyID.com/agencies_signup.asp
- Or contact us via email at: Affiliates@CoverMyID.com
- Or call us at 1-866-609-3604 x.106

Thank you for your interest!