

Identity Defender[®] Frequently Asked Questions

What happens after I submit my enrollment?

Your USL Member ID card and plan description will be sent to you via email. A secondary email will be sent by IdentityForce with an activation link. It is important to provide an email address on your enrollment so that you get your Welcome Letter and so that you can activate your monitoring services.



What do I do when I need to use my plan?

To initiate assistance, call the U.S. Legal direct line to IdentityForce at **866-205-5951** where a live Representative is available to assist you 24/7 (excluding major holidays).

The Representative will set up a case file and provide you with Limited Power of Attorney, Identity Theft Affidavit, and a Sample Police Report, which is required for the restoration process. The Restoration Specialist will initiate all measures to restore the breach including contacting the three credit bureaus and the companies affected to ensure your identity and credit are fully restored to pre-breach status.

Who services the Identity Defender® plan?

U.S. Legal Services' Identity Defender® is powered by IdentityForce, a TransUnion® Brand.

Do I have to provide my personal information in order to be covered?

For monitoring services to be active, you must complete your registration by clicking the link in the IdentityForce email received after enrollment. The registration will consist of entering your personal information such as debit/credit card, address, and social security into the secure dashboard. Your registration also provides access to identity theft resources and 24/7 access to your personalized dashboard to review alerts and initiate restoration services.

Does the plan cover members of my family?

Yes, the low monthly rate covers you, an additional adult, and eligible unmarried dependent children up to age 26 who live in your residence. Additional adult and dependents can be added through the IdentityForce dashboard or by phone.

Are pre-existing identity theft matters covered?

Yes, pre-existing identity theft matters are covered for white-glove restoration services, but will not be eligible for the insurance reimbursement.

Will there be any out of pocket fees charged to me when I use the plan?

There are no co-pays or deductibles for services. There is an aggregate limit for identity theft reimbursement. See plan description for specified limitations.

What should I do if I receive an alert?

Alerts can be sent via email, text message, or mobile app notification. Every alert will include an option to archive the alert to your dashboard if there is no further action required or to start a case with a Representative if you believe there has been a theft/breach.

Should I download the mobile app?

Yes, IdentityForce Mobile provides anywhere, anytime protection with all the key capabilities required to rapidly access personal identity protection information. The app monitors and alerts users of any suspicious activity in addition to scanning your mobile device for mobile attacks and providing VPN services.