



Identity Monitoring Services

HSB has partnered with Kroll, a global leader in cyber risk, security and incidence response solutions, to provide identity monitoring services. These services help mitigate damages by alerting individuals of potential indicators of identity theft.

Identity Monitoring Services



One Bureau Credit Monitoring

Monitors an individual's credit file with one of the national credit bureaus. Individuals who sign up for this monitoring service receive alerts whenever new activity is reported in their credit file. This service provides real-time detection and insight into suspicious activity that could be related to identity theft. Alerts are categorized according to the type of activity and are sent each day whenever new activity is detected.



Web Watcher

Monitors internet sites where criminals may buy, sell, and trade personal identity information. Web Watcher looks for matches on the personal identity provided by individuals, such as Social Security numbers, credit and debit cards, bank account info, medical insurance numbers, driver's license, passport, retail credit cards, membership cards, and more. Alerts are sent whenever new information or activity is found.



Public Persona

Monitors credit header data collected by credit bureaus and notifies participants when names, aliases and addresses become associated with their Social Security number. If new names, aliases or addresses are found tied to the monitored Social Security number, an alert will be generated showing the details of the event.



Score Tracker

This service keeps a quarterly log of an individual's credit score. This allows the participant to track changes in their credit score over time, including unexpected drops which could indicate identity theft.



Minor Monitoring (included if services for family members is elected)

Identity theft in minors can be difficult to detect and difficult to resolve. Because a minor cannot apply for credit or take out a loan, in most cases they should not have a credit file with any of the credit bureaus. If one exists, this could be an indicator of identity theft.

Minor monitoring looks for credit header data for individuals under 18. Services must be initiated by a parent or guardian, who will receive an alert whenever new names, aliases or addresses are associated with the minor's Social Security number. A parent can enroll up to four minors.



Quick Cash Scan

Monitors online, rent-to-own, and payday lender storefronts for activity associated with an individual's name and Social Security number. An alert will be generated when new loans or inquiries are detected.



Account Takeover Monitoring

Monitors to see if an individual's Social Security number or personal information has been used to open new bank accounts, make changes to current accounts, or has been used to apply for or open new credit card accounts.

This service pulls from a large network of financial institutions, including the top 10 regional banks and credit unions, Visa, and MasterCard. An alert will be sent if new inquiries, account openings or changes to existing accounts are detected.

Instructions on how to register for monitoring services will be provided upon purchase of service contract.