

# **EXPERT** AUTO HOME HEALTH INSURANCE AGENCY

Family and Business Protection Experts



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## Equifax Data Breach Settlement

September 2019

### AFFECTED BY THE EQUIFAX BREACH? FILE A CLAIM NOW.

In September of 2017, Equifax announced a data breach that exposed the personal information of 147 million people. The company has agreed to a global settlement with the Federal Trade Commission, the Consumer Financial Protection Bureau, and 50 U.S. states and territories. The settlement includes up to \$425 million to help people affected by the data breach.



**If your information was exposed in the data breach**, you can file a claim at [EquifaxBreachSettlement.com](https://www.equifaxbreachsettlement.com) for the benefits described below.

**Not sure if your information was exposed?** Use this [look-up tool](#) to see.

You can [file a claim](#) for:

#### Free Credit Monitoring and Identity Theft Protection Services

- Up to 10 years of free credit monitoring, including:
  - At least four years of free monitoring of your credit report at all three credit bureaus (Equifax, Experian, and TransUnion) and \$1,000,000 of identity theft insurance.

- Up to six more years of free monitoring of your Equifax credit report. (Previously, a cash payment was identified as an alternative to the free credit monitoring, but there are limited funds available. See [FAQ 4](#) for details.)
- If you were a minor in May 2017, you are eligible for a total of 18 years of free credit monitoring.

### **Cash Payments (capped at up to \$20,000 per person)**

- For expenses you paid as a result of the breach, like:
  - Losses from unauthorized charges to your accounts
  - The cost of freezing or unfreezing your credit report
  - The cost of credit monitoring
  - Fees you paid to professionals like an accountant or attorney
  - Other expenses like notary fees, document shipping fees and postage, mileage, and phone charges
- For the time you spent dealing with the breach. You can be compensated up to \$25 per hour up to 20 hours. There are limited funds available so your claim may be reduced. See [FAQ 7](#) for more details.
  - If you submit a claim for 10 hours or less, you must describe the actions you took and the time you spent doing those things.
  - If you claim more than 10 hours, you must describe the actions you took AND provide documents that show identity theft, fraud, or other misuse of your information.
- For the cost of Equifax credit monitoring and related services you had between September 7, 2016, and September 7, 2017, capped at 25 percent of the total amount you paid. Even if you do not file a claim, you can get:

### **Free Help Recovering from Identity Theft**

- For at least seven years, you can get free identity restoration services. If you discover misuse of your personal information, call the settlement administrator at 1-833-759-2982. You will be given instructions for how to access free identity restoration services.

### **Free Credit Reports for All U.S. Consumers**

- Starting in 2020, all U.S. consumers can get 6 free credit reports per year for 7 years from the Equifax website. That's in addition to the one free Equifax report (plus your Experian and TransUnion reports) you can get at [AnnualCreditReport.com](http://AnnualCreditReport.com).