

Identity Theft Protection

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How does Identity Theft Protection work?

Discover Identity Theft Protection monitors your credit report daily, and we notify you immediately if we detect any of the following changes:

- New Accounts
- New Applications for Credit/Account Inquiries
- Address Changes
- Public Record Changes
- Potentially Negative Information

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Can I access my credit report and score with Identity Theft Protection?

Once you are enrolled in Identity Theft Protection, you'll receive your credit report and score. If you would like to have unlimited online access to your credit report and score, you may be interested in Discover Credit Score Tracker.

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What should I do if I suspect fraudulent activity?

Call us. Fraud Resolution Specialists are available to answer questions and to provide you with helpful information for your identity theft issue.

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How often do I receive my credit report?

You will receive your credit report and score only upon enrollment. If you would like to have unlimited access to your credit report and score, you may be interested in Discover Credit Score Tracker.

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If changes to my credit reports are detected, how will I be notified?

Depending on your enrollment, you will receive a notice by mail or e-mail.

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How is Identity Theft Protection different from Credit Score Tracker?

Discover Identity Theft Protection helps protect your identity from fraud with 24/7 monitoring of your credit report. We notify you immediately when key changes are detected that may indicate fraud.

Discover Credit Score Tracker helps you monitor your credit with unlimited online access to your credit report and score, and valuable tips and tools to understand how credit works.

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Is my spouse or joint/secondary Cardmember also protected?

Only the primary cardmember can enroll in Discover Identity Theft Protection. At this time, there is not an option to include a spouse or secondary Cardmember to the product.

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Does Identity Theft Protection cover legal costs?

As an Identity Theft Protection member, you may be covered with up to \$25,000 of Identity Theft Insurance,* which may cover certain out of pocket expenses you have incurred as a result of identity theft.

* Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of Chartis, Inc.

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How do I reinstate Identity Theft Protection once I've cancelled?

You will need to re-enroll in Identity Theft Protection. You may enroll online or call 1-800-Discover.

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How will I be billed for Identity Theft Protection?

Your Discover Card account will be billed monthly or annually (if you choose the annual enrollment option) for the product fee.

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If I select annual billing but decide to cancel early, am I still charged the entire cost?

No, you will receive a prorated refund if you decide to cancel prior to the end of a full year.

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How do I cancel my Identity Theft Protection Enrollment?

You may cancel Discover Identity Theft Protection at any time by calling 1-800-347-3089.

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* Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of Chartis, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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