



IDENTITY RECOVERY COVERAGE

Now You Can Have Identity Theft Coverage and Personal Help with Identity Recovery.

Identity Theft Costs a Lot More than Money.

When someone uses your personal or financial information to commit fraud or other crimes, you are a victim of identity theft. It's been one of America's fastest growing crimes.

The cost of recovering a stolen identity and repairing the damage can reach a thousand dollars or more.

But victims report that the time and emotional toll identity theft and recovery take are the greatest losses. That's particularly true in cases where the thief takes control of your identity and opens one or more fraudulent accounts in your name.

A New Need. A New Coverage.

Our customers deserve access to the best products and services available for today's needs. So your Businessowners policy can now include Identity Recovery Coverage for a very modest additional premium. Then, if you are a qualifying owner or partner of the insured business and you become a victim of identity theft, you'll have expense reimbursement and personal help for the recovery process. Here are highlights of this new service and coverage.

Identity Recovery Help Line.

Identity Recovery Counselors are available through our toll-free Help Line to answer your questions and provide loss prevention recommendations. If you are an identity theft victim, they will direct you to further service and coverage as described below.

Experienced Case Managers.

Verified identity theft claimants will be assigned an experienced Case Manager. Your Case Manager will handle the bulk of the work on your behalf, to help you identify where fraud has occurred, make the right contacts and speed the often complicated recovery process.

Our program uses case managers who are licensed investigators and who are able to take action on your behalf, with your permission, through a limited power of attorney.

Expense Reimbursement.

Identity Recovery Coverage reimburses you for up to \$15,000 for covered expenses incurred to restore your credit history and identity records in the event of an identity theft. Covered expenses include:

- Various legal fees caused by identity theft, including costs for both civil and criminal defense
- Lost wages as a result of time away from work
- Costs for child or elder care as a result of time away from home
- Credit repository reports
- Fees for reapplying for loans declined due to falsified credit information
- Postage, phone and shipping fees
- Notary and filing fees
- Costs for mental health counseling
- Costs for other expenses that arise directly from the identity theft

Help When You Need It.

If you suspect you are a victim of identity theft, call our Help Line at (877) 800-5037. Counselors are available to help you Monday through Friday, between 8 a.m. and 8 p.m. Eastern Standard Time.

We're committed to tracking emerging trends and bringing you practical, progressive solutions. Thanks for doing business with us.



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This describes highlights of coverage and service. All coverage features may not be applicable in all states. For all coverages, limits and deductibles, conditions, terms and exclusions, please refer to the policy.