



Having an Identity Crisis?

Identity Recovery. IDR. A saving grace.

No matter what you call it, this coverage is a great addition to our personal lines umbrella coverage.

Identity theft is one of America's fastest-growing crimes. The cost of recovering a stolen identity can reach \$1,000 or more, and identity theft takes a great toll on victims emotionally.

Our Identity Recovery Coverage (IDR) is managed by dedicated experts committed to tracking emerging trends and bringing you practical, progressive solutions. It is a phenomenal value for the coverage offered through our A.M. Best A+XV rated carrier.

IDR is available through your Personal Umbrella Policy. Included is coverage for identity recovery expenses and identity recovery services for personal help restoring credit and identity records to pre-theft status.

Highlights of IDR coverage

Identity Recovery Helpline.

Identity Recovery Counselors are available through a toll-free helpline to initiate identity theft claims. A counselor will answer questions, recommend important next steps, provide claim forms and send an Identity Recovery Customer Guide.

Please contact your agent to find out more about Identity Recovery Coverage and all the great features offered.

Experienced Case Managers.

Verified identity theft claimants who want personal help with the identity recovery process will be assigned an experienced case manager, who will handle all the steps a third party can legally take on behalf of a claimant to help identify where fraud occurred. They'll also make the right contacts and speed up the complicated recovery process.

The Identity Recovery Customer Guide, a step-by-step source complete with pre-written letters to creditors and credit bureaus, will assist claimants who prefer to manage the recovery process on their own.

Expense Reimbursement.

Identity Theft Coverage reimburses you for up to \$25,000 for covered expenses incurred to restore your credit history and identity records to pre-theft status in the event of an identity theft. Covered expenses include:

- Lost wages as a result of time away from work
- Credit bureau reports
- Fees for reapplying for loans declined due to falsified credit information
- Postage, phone and shipping fees
- Certain legal fees caused by identity theft
- Notary and filing fees

HELLO
My name is