



DID YOU KNOW.....?

Farmers Mutual Fire Insurance Company provides you with Identity Recovery Coverage for your Homeowners, Farmowners and Mobile homeowners - at no additional cost to you?

Identity Theft Costs Time and Money

Identity theft victims have to spend their own money and, as significantly, a considerable amount of time and energy to clear their credit history and correct identity records. Victims frequently mention that correcting their identity records and credit history is an immensely frustrating, humbling and time consuming experience. To address this threat, Farmers Mutual Fire has **included** Identity Recovery coverage that provides you with the following benefits:

- **Identity Recovery Help Line**

If you suspect you are the victim of identity theft, please call our toll-free **Identity Recovery Help Line at 1-800-945-9313**. An identity theft counselor will answer your initial questions, recommend important next steps, explain how to initiate an identity theft claim and send you our Identity Recovery Customer Guide. The guide gives you advice about what to do immediately and instructions on how to file a claim and request case manager service.

- **Experienced Case Manager**

Verified claimants are assigned an experienced Case Manager to handle all the steps they approve that a third party can legally take, to help identify where fraud has occurred, make the right contacts and speed the often complicated recovery process. Speed can be especially important when identity fraud damages your personal credit as they are familiar with the appropriate process and procedures.

Those who prefer to manage the effort themselves get help every step of the way with our Identity Recovery Customer Guide, a source complete with pre-written letters to creditors and credit bureaus.

Identity Recovery Insurance

Our coverage also includes expense reimbursement up to \$15,000, above a \$100 deductible. Limits and deductibles do not apply when you utilize the Case Management Services. Covered expenses include:

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

If you have any questions about this coverage, please contact your agent. Thank you for renewing your policy and we appreciate your business.



Farmers of Marble, PA
Farmers Mutual Fire Ins. Co.

This describes highlights of coverage and service. For all coverages, limits and deductibles, conditions, terms and exclusions, please refer to the policy.