

# IDENTITY RECOVERY COVERAGE



## FREQUENTLY ASKED QUESTIONS

### Who is covered?

Coverage and service apply to any “insured” as defined in the homeowners policy. A typical definition of “insured” is as follows:

*“Insured” means you and residents of your household who are:*

- *Your relatives; or*
- *Other persons under age 21 and in the care of any person named above.*

### Why do you call it Identity Recovery Coverage?

We use the term “Identity Recovery” because the program is designed to assist victims of identity theft with recovering control of their identity and correcting their credit history.

Conventional “identity theft” insurance only reimburses people for the expenses they incur to do all the work themselves. Our program includes services to assist insured in restoring their name and credit to pre-theft status.

### What services do the case managers actually perform?

Confirmed identity theft claimants are referred to a case manager who can perform the majority of all the steps in the process to correct their credit history or identity records to pre-theft status. This can include:

- Working with the three national credit repositories (Equifax, Experian and TransUnion), creditors, financial institutions, and others to identify errors and help claimants correct their records;
- Requesting a fraud alert with credit repositories where warranted;
- Preparing communications for claimants to send to the Social Security Administration, state Department of Motor Vehicles and other government entities;
- Working with claimants to check for a recurrence of identity theft problems;
- Keeping detailed records of the steps taken and remaining in the process.

### Which identity theft cases are referred to a case manager?

Identity theft comes in many forms. It can include the creation of new credit accounts in your name or the misuse of your current credit accounts. It could mean using your identity for medical services, government programs or employment. A criminal could use your identity as an alias. Any criminal misuse of your identity can qualify for coverage and service under Identity Recovery coverage.

There are some requirements and limitations. Your policy must include Identity Recovery coverage. The person whose identity is stolen or misused must be an “insured” under the policy. The identity theft must be first discovered by the insured during the policy term. The event must be reported to us within a stated period of time after the discovery. The insured must be willing to make a police report. The stolen identity must be an individual’s personal identity and not, for example, a business identity.

**When you say “the case manager will assist the insured,” does that mean they’ll do all the work and the insured doesn’t have to take any action?**

Using a Limited Power of Attorney, the case manager will perform the bulk of work on victim’s behalf. The Limited Power of Attorney grants the case managers legal authority to work on your behalf. Case managers know who to contact, how to contact, what information the creditor or institution will need and how to demonstrate that the victim’s records or accounts have been fraudulently misused.

The insured will still need to be an active participant in the process. The insured will need to provide information for the case manager and get the Limited Power of Attorney forms signed and notarized. While the case manager can assist with the police report, the report must be given to the police by the insured.

**What if a victim is being subjected to a lawsuit or other legal action, can the case manager offer legal advice?**

Our case management service is staffed with experienced specialists but they are not lawyers. Coverage for the cost of legal assistance is provided in the Expense Reimbursement portion of Identity Recovery coverage.

**Does the insurance pay for fraudulent charges that an identity thief makes to someone’s account?**

No, however credit card companies, banks, merchants and other financial institutions generally assume most financial losses from identity theft.

**If your program is so much better does that mean it’s more expensive?**

On the contrary, our Identity Recovery coverage is priced *at or below* what other companies are charging for expense reimbursement insurance without any personal recovery services.

**I received a notice that my personal information was lost or stolen. Does this mean I’m an identity theft victim?**

No, most people whose information is compromised never have their identities fraudulently misused. However, you should be especially vigilant in checking on your credit report periodically.



This is a summary of coverage. All coverage features may not be available in all states. Review the actual policy for details on all coverages, terms, conditions and exclusions.