



# Farmers of Marble, PA

## Farmers Mutual Fire Ins. Co.

### YOUR IDENTITY IS YOUR OWN...UNTIL IT IS STOLEN



#### WHY IS IDENTITY RECOVERY COVERAGE NEEDED FOR HOMEOWNERS, MOBILE HOMEOWNERS & FARMOWNERS?

- One of the fastest growing crimes in the country.
- According to a report published by the Federal Trade Commission, identity fraud victims spend over 300 million hours annually resolving identity fraud.
- Identity fraud victims can spend \$1,200 or more restoring their identity.
- Identity fraud can be frustrating, expensive and time-consuming for the victim.

While financial institutions are normally responsible for stolen funds or fraudulent charges, they don't help victims with the difficult and frustrating task of correcting records, restoring credit to pre-theft status and responding to legal issues.



#### IDENTITY RECOVERY COVERAGE PROVIDES 2-IN-1 PROTECTION

- Reimbursement of necessary and reasonable expenses incurred as a direct result of Identity Fraud.
- Services of an experienced Identity Recovery Case Manager.



#### WHAT ARE IDENTITY FRAUD EXPENSES?

Up to **\$15,000** per insured for covered fees and expenses for the following:

- Lost Wages and Child & Eldercare
- Legal fees for defense of any civil suit or criminal charges brought against insured as result of identity fraud.
- Removal of any civil judgment
- Costs for re-filing loans and credit applications.
- Costs for additional credit bureau reports from established credit bureaus.
- Costs for notarizing affidavits and other related documents.
- Costs for deductibles and service fees from financial institutions.



#### WHAT IS THE INCLUDED CASE MANAGEMENT SERVICE?

Verified identity fraud claimants are referred to a case manager who can work on their behalf to restore their credit history and identity records to pre-theft status. Case management services include:

- Working with credit bureaus, creditors, financial institutions and others to identify errors and correct errors;
- Requesting a fraud alert with credit bureaus where warranted;
- Communicating with the Social Security Administration, Department of Motor Vehicles and other governmental agencies;
- Work with insured to check for recurrence of identity fraud problems.
- Keeping detailed records of the steps taken and remaining in the process.

Identity Recovery Case Management Service is available for up to 12 months and does not reduce the limit of expense reimbursement.



#### IDENTITY RECOVERY HELP-LINE: (800) 945-9313

This is the number to call if you have a question about identity fraud or suspect you may be an identity fraud victim. A counselor will answer your questions, recommend important next steps, provide information on how to initiate a claim, and advise on available coverages for expenses such as legal costs and case management services.

#### Policy Features

- Coverage is included at no cost to the insured.
- There is a **\$100 deductible** for covered expenses.



## THE RISK FOR IDENTITY FRAUD IS REAL

### CREDIT CARD ACCOUNTS COMPROMISED

- Someone opened credit card accounts using an insured's personal information.
- An insured was contacted by a credit card company to advise them that their card was being used for a large purchase.
- An insured received a denial regarding a credit account for which they had not applied.

### TAX AND SOCIAL SECURITY INFORMATION ABUSED

- After an insured filed their taxes, the IRS informed them that they had already issued a refund in their name.
- An insured discovered that their minor child's Social Security number was being used by someone to obtain state benefits.

### EMPLOYMENT INFORMATION VICTIMIZED

- During a background check for employment, it was noted that two outstanding criminal charges were pending. Someone used the Insured's personal identification to falsify their own identity when arrested.

### FALSIFIED POLICE REPORTS

- An insured's personal information was used to file a police report in a car accident. The victim in the accident was not the insured.

### APPLICATION INFORMATION MISREPRESENTED

- An insured received a letter indicating that their application for Medicare supplemental insurance was accepted. They had not applied for this insurance, which cancelled other Medicare coverages.
- Someone used an insured's personal information to apply for a student loan.
- An insured was contacted by a satellite service provider who had received an application using their personal information. The insured had not applied for such service.

## FIVE QUICK STEPS TO REDUCE THE RISK OF IDENTITY FRAUD

- 1. Guard Your Social Security number.** Do not carry your Social Security card with you; store it in a secure place.
- 2. Protect Your Mail From Theft.** Mail outgoing bills from post office collection boxes rather than an unsecured mail box. Don't leave outgoing mail for your postal carrier to pick up. Pay attention to billing cycles and keep track of incoming mail, particularly tax forms, pay stubs, credit card bills and bank statements.
- 3. Destroy Documents Before Disposal.** Tear, or better yet, shred your charge and ATM receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements.
- 4. Stay Alert for Warning Signs.** While none of the following is a sure sign of identity theft, each warrants further investigation: Missing/unexpected bills, unexpected credit cards, or loss of credit
- 5. Order and Review Your Credit Report.** Order your three free credit reports from [annualcreditreport.com](http://annualcreditreport.com) and review for accuracy.

If you have questions or think you may be the victim of identity fraud, please contact us at [\(800\) 945-9313](tel:8009459313).