

IDENTITY RECOVERY COVERAGE



Now, If You Lose Your Identity, We Help You Keep Your Sanity.

Identity Theft Costs Money. And Time.

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

The cost of recovering a stolen identity 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. It's frustrating, confusing and, at times, even frightening, especially when thieves open fraudulent accounts in your name.

Help on the Road to Recovery.

With the Identity Recovery Coverage endorsement to our homeowners policy you'll get coverage not only for identity recovery expenses, but also help restoring your credit and identity records to pre-theft status. Here are highlights of our coverage.

Identity Recovery Help Line.

Identity Recovery counselors are available at our toll-free Help Line to initiate your identity theft claim and get you on the road to identity recovery. A counselor will answer your questions and recommend important next steps.

Experienced Case Managers.

Verified identity theft claimants will be assigned an experienced case manager. Your case manager helps you identify where fraud has occurred, make the right contacts and speed the often complicated recovery process.

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

Expense Reimbursement.

Identity Theft Coverage reimburses you 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.
- Cost of obtaining credit repository reports.
- Fees when reapplying for loans initially declined due to falsified credit information.
- Postage, phone and shipping fees.
- Costs for mental health counseling.
- Costs for other expenses that arise directly from the identity theft.

Insure with Us. Get More.

Our Identity Recovery Program is just one way our customers benefit from insuring with us. If you're looking for real help for today's needs, count on us.



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

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