



Identity Theft Insurance

Our coverage also includes expense reimbursement insurance up to \$15,000 annual aggregate per "insured." Regardless of the number of claims above a \$250 deductible per claim. This reimburses victims for covered expenses arising from a defined identity theft event, including:

- 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 for costs you incur in the steps you take yourself to correct your identity and credit records.

Identity Theft Costs Time and Money

While financial institutions are normally responsible for stolen funds or fraudulent charges, 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. According to a report published by the Federal Trade Commission, identity theft victims spend almost 300 million hours resolving their problems annually. Victims frequently mention that correcting their identity records and credit history is an immensely frustrating, humbling and time consuming experience. To address this threat, we developed Identity Recovery coverage.

Identity Recovery Help Line

If you suspect that you are the victim of identity theft, call our toll-free Identity Recovery Help Line at 1-866- 855-0667. 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.



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**FARMERS MUTUAL
INSURANCE COMPANY**

Identity Recovery Coverage

We are pleased to inform you that your policy now includes Identity Recovery coverage which provides protection for the growing problem of identity theft. Identity theft strikes millions of Americans each year and costs businesses and individuals billions.

Don't be a victim.
**Protect your family
with Identity Recovery**
From
Farmers Mutual Insurance Company

The Identity Recovery Coverage endorsement is included with your renewal. We encourage you to read it carefully. You have the option to have this coverage deleted from your policy. If you wish to do so, please contact your agent.

Now You Have Identity Theft Coverage and Personal Help with Identity Recovery.

Identity Theft Costs a Lot More than Money.

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

The cost of recovering a stolen identity and repairing the damage 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. That's particularly true in cases where the thief takes control of your identity and opens one or more fraudulent accounts in your name.

A New Need. A New Coverage.

As one of our customers you deserve the best products and services for today's needs. So your homeowners policy now includes Identity Recovery Coverage. If you become a victim of identity theft, you'll have expense reimbursement and personal help for the recovery process. Here are highlights of your new services and coverage.

Identity Recovery Helpline.

Identity Recovery Counselors are available through our toll-free Helpline to initiate your identity theft claim and get you on the road to identity recovery. A Counselor will answer your questions, recommend important next steps, provide claim forms and send you an Identity Recovery Customer Guide.

Experienced Case Managers.

Verified identity theft claimants who want personal help with the identity recovery process will be assigned an experienced Case Manager. Your Case Manager will handle all the steps you approve that a third party can legally take on your behalf, to help you identify where fraud has occurred, make the right contacts and speed the often complicated recovery process.

If you prefer to manage the effort yourself, your Identity Recovery Customer Guide, a step-by-step source complete with pre-written letters to creditors and credit bureaus, will help you every step of the way.



**Your identity is your own.
Let's keep it that way.**

Identity theft can happen to anyone.
Now you don't have to face the risk alone.

covered expenses incurred to repair your credit history and identity records 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

Help When You Need It.

If you suspect you are a victim of identity theft, call our Helpline at **1-866- 855-0667**. Counselors are available to help you Monday through Friday, between 8 a.m. and 8 p.m. Eastern Standard Time.

We're committed to tracking emerging trends and bringing you practical, progressive solutions. Thanks for doing business with us.



Save My Identity™

YOUR IDENTITY STOPPED
BEING AN EASY TARGET.

Expense Reimbursement. Identity Recovery Coverage reimburses you for up to \$15,000 for