

Peace of Mind with Identity Theft Expense Coverage...



Auto-Owners Insurance Group now offers Identity Theft Expense Coverage.

This endorsement, when added to any Auto-Owners Insurance Group *Homeowners or Mobile Homeowners* policy, provides coverage of up to \$15,000 for expenses incurred to restore your financial identity in the event of an identity theft.

These expenses include, but are not limited to the following:

- Preparation and notarization of documents,
- Loan application fees,
- Lost earnings as a result of time off from work,
- Reasonable attorney fees, and
- Bond premiums.



Tips to help you prevent Identity Theft

- ✓ Do not carry your social security card in your wallet or purse.
- ✓ Do not give out your social security number or any account numbers to anyone over the phone, mail or internet.
- ✓ At least once a year, order a copy of your credit report from three credit reporting agencies (*Equifax, Experian and TransUnion*) and review them carefully. Report any discrepancies immediately.
- ✓ Use a crosscut paper shredder to dispose of documents which contain personal information such as credit card offers, bank account or credit card statements.
- ✓ Do not use any personal identification information for your passwords or PIN numbers such as social security number, mother's maiden name, birth date, etc.
- ✓ Carefully review your monthly bills and account statements. If you detect any inaccuracies, report them immediately.

These are only a few tips that can help you protect your identity. Using due diligence and care with your personal information will safeguard you from being a victim of identity theft.

If you become a victim, you should report the crime to the police, the Federal Trade Commission, credit reporting agencies, and your creditors.

Please contact your Auto-Owners agent today if you are interested in adding this coverage to your policy.

Auto-Owners Insurance