

**IDENTITY  
THEFT  
RESOLUTION  
SERVICES**

**Document recovery assistance:**

- Worldwide toll-free access to a fraud specialist when you call IDT911 before you leave the United States
- Rapid replacement of travel documents needed to return home
- Follow-up to protect against or resolve identity theft after you return to the country
- Post-disaster assistance with emergency authentication
- Assistance accessing, protecting and reassembling financial, credit and employment data and files
- Uninterrupted access to financial accounts

**Identity Theft Information  
and Assistance**

For valuable identity theft information, visit [emcins-idtheft.com](http://emcins-idtheft.com), where you can access daily threat alerts, in-depth articles, monthly newsletters and a wealth of preventative guidelines.

When you insure your home with EMC Insurance Companies, you can contact a fraud specialist at Identity Theft 911 anytime, day or night, at **800-634-1637**. You'll receive immediate assistance with any identity theft-related problem. No claim will need to be filed. From the initial toll-free call to crisis resolution, your personal advocate will answer all your questions and remain by your side, every step of the way.

This program is powered by Identity Theft 911<sup>®</sup>.



**Home Office**  
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This brochure is only a summary of coverage and is subject to policy conditions, limitations and exclusions that may vary from state to state. Please read the policy for specific terms and conditions. Coverage cannot insure against identity theft.

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**IDENTITY  
THEFT  
RESOLUTION  
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***Thieves want to steal your identity.  
Don't let them get away with it!***

Identity thieves steal mail, skim credit cards, hack into ATMs and rummage through garbage in search of their next victim. In the blink of an eye, criminals can misuse bits and pieces of your personal information to obtain fraudulent credit and make unauthorized purchases. If you're the victim, you need assistance.

**Free Unlimited One-On-One  
Access To A Fraud Specialist**

Fortunately, when you insure your home with EMC, you have access to Identity Theft Resolution Services, powered by Identity Theft 911<sup>®</sup>, the nation's leader in identity management and fraud education. From your first phone call, a fraud specialist guides you through the resolution process, step-by-step. This service is available to you absolutely free — it will not affect your homeowners premium and does not require filing a claim. It may even be used by your immediate family members.

**Identity Theft 911 Services**

Read on to learn when and why you might need the proactive services of a fraud specialist to lock out identity thieves. And the resolution services you receive to help resolve identity theft. Plus the document recovery assistance to aid you in replacing identification and documents that are lost, stolen or destroyed while traveling abroad or after a natural disaster or fire.

**Proactive services when:**

- A wallet or purse is lost or stolen
- A home or mailbox is burglarized
- Suspicious charges are on your credit or debit account
- Someone looks your shoulder while you use an ATM or laptop
- A security breach occurs at an organization you deal with
- Safeguarding your children's identity
- Protecting the personal information of your deceased spouse
- Planning a local or cross-country move
- You are slated for active military service abroad

**Resolution services include:**

- Unlimited help, plus a year of active follow-up
- Fraud specialist-assisted credit file alerts and notification for credit bureaus
- A comprehensive case file to aid law enforcement and help filing a police report
- Assistance notifying creditors and other relevant parties
- Assistance producing a Fraud Victim Affidavit and creating your Identity Theft Passport
- For identity theft victims, one year of free fraud monitoring of 1,000 public record databases plus credit monitoring, including 3-in-1 credit report
- Help after a break-in
- Help with medical identity theft