

Protect yourself

To learn more about precautions you can take to reduce your exposure to identity theft, visit our website at travelers.com.



The Travelers Indemnity Company
and its property casualty affiliates
One Tower Square
Hartford, CT 06183

travelers.com

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Identity Fraud Expense Reimbursement

Help get your “me” back.



Identity Theft and Fraud Is a Serious Concern

With more than 11 million new victims in 2009, the number of identity cases has risen for the second year in a row. Despite vigilance on the part of consumers, it's still possible to have personal information stolen and used to obtain fraudulent credit cards, loans, utilities, healthcare and more – all of which can be devastating to the financial stability and creditworthiness of hardworking individuals. And although banks and other financial institutions have stepped up efforts to counteract fraud, victims often have to spend substantial amounts of time and money to restore their good name.

- Identity fraud victims experience average out-of-pocket expenses of \$373*, with some cases ranging as high as \$1,378** depending on the severity of the case.
- Even more devastating is the time victims need to take to speak with creditors, credit bureaus, attorneys and law enforcement to resolve the fraud. On average, victims reported spending an average of 58 hours repairing the damage done to an existing account used or taken over by the thief. In cases where a new account was created, respondents reported an average of 165 hours to clean up the mess.**

Travelers can help get your identity back

Travelers, the first insurer to offer identity fraud reimbursement, can help you if you become a victim. We offer resolution services that give you access to a consumer fraud specialist who will guide you through the process of restoring your name and credit record, including:

- Obtaining a free credit report from the three main credit bureaus

- Placing fraud alerts with major credit reporting agencies
- Enrolling you in six months of daily credit monitoring
- Providing you with an Identity Fraud “First-Aid Kit” which includes:
 - Tips for fraud victims
 - Credit reporting agency information
 - Contact history tracking
 - Pre-filled letters to creditors

Travelers can reimburse expenses to restore your personal information

Travelers' Identity Fraud Reimbursement Program also reimburses you for the expenses you can incur in your resolution efforts. These include:

- Lost wages as a result of time taken off from work to deal with identity fraud – up to \$1,000 per week for up to five weeks
- Travel expenses related to resolving identity fraud – up to \$1,000 per week for up to five weeks
- Costs for daycare or elder care as a result of identity fraud
- Notary and certified mailing charges for completing and delivering fraud affidavits
- Fees to reapply for loans that were denied due to erroneous credit information caused by the identity fraud

- Expenses for replacing government-issued identification such as passports, driver licenses, social security cards and other personal identification
- Fees related to medical identity fraud: attorney's fees for release of medical records and fees for copies of records
- Long-distance telephone charges for calling merchants, law enforcement agencies or credit grantors to discuss an actual identity fraud
- Attorney fees, with Travelers' prior consent, for:
 - Defending suits brought by financial institutions of merchants
 - Removing criminal or civil judgments wrongly entered against the victim
 - Challenging the information on a credit report
 - Contesting tax liability
 - Contesting wrongful transfer of personal property

It's easy and affordable

Although you may not be able to guard against all the ways your identity can be stolen, you can arm yourself with protection that gives you the resources you need to restore your good name and credit in the event you become a victim. Adding Travelers' Identity Fraud Expense Reimbursement to your home, condo or renter policy is easy and affordable at just \$25 per year.*** Contact your agent today to learn more.

* 2010 Identity Fraud Survey Report, Javelin Strategy and Research

** Identity Theft: The Aftermath 2008, http://www.idtheftcenter.org/artman2/publish/m_press/Identity_Theft_The_Aftermath_2008.shtml

*** \$25,000 limit per loss (with no aggregate limit) for covered expenses. Loss or expense not described in the endorsement is not covered. This brochure contains policy highlights only. For a complete description of all terms, conditions and exclusions, please read the actual policy. Identity Fraud Expense Reimbursement is included in Travelers' high-value home policies.

