

## Put West Bend's Identity Protection Program to work for you!

Access to the many proactive identify protection services is just a phone call away. Call 1-800-236-5005 between 7:00am and 8:00pm CST and a West Bend associate will connect you to an identity protection specialist at CyberScout, the nation's leader in identity management and fraud education. The team at CyberScout will answer your questions and use their many resources to help protect your identity.

If you determine that your identity has been compromised and you need to submit a claim under the expense reimbursement coverage, contact us at 1-877-922-5246. A West Bend associate will collect the information necessary to begin the claim process, then connect you to representatives at CyberScout who will help you through the identity restoration process.

## Stay informed. Learn how to best protect yourself and your family.

While no one is immune to identity theft, education and awareness are your best lines of defense. That's why you'll have access to up-to-the-minute news alerts, in-depth articles, monthly newsletters, and a wealth of preventative guidelines. It's all at your fingertips at [www.wbmi-idtheft.com](http://www.wbmi-idtheft.com).

**For more information or to purchase this coverage, contact your local independent West Bend agent.**

Identity theft services are powered by:



The nation's leader in identity management and fraud education.

## Independent Insurance Agents

West Bend is represented by only the finest independent insurance agents who can choose from a variety of coverages and services to find what's best for you. These agents aren't just voices on the phone, they're business people you can trust. To find a West Bend agency near you, visit [thesilverlining.com](http://thesilverlining.com).

## The Silver Lining®

West Bend Insurance Company was founded in 1894 in West Bend, Wisconsin and has been providing comprehensive insurance coverages and The Silver Lining since then.

At the core of everything we do lies a simple premise. A sincere desire to help our customers through problems and adversity. To make sure that positives come from negative situations. To step up when they need us. To do the right thing.

The worst brings out our best.®  
That's The Silver Lining.

This brochure is intended to highlight the features of this policy. All coverages are subject to the exclusions and conditions in the policy. Please refer to policy for detailed descriptions of coverages, limitations, and exclusions.

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# Identity Protection PROGRAM



The extra protection you need.





## Don't put your family at risk

Identity theft is a rising crime. Right now, identity thieves are searching for their next victim and obtaining personal information through stolen or discarded documents. Your age doesn't matter; identity thieves don't discriminate.

If you're a victim of identity theft, resolution can be emotionally taxing, time consuming, and potentially expensive. It's difficult to know where to begin or how to navigate through the maze created by legal, financial, and credit institutions.

For a very nominal premium, West Bend's Identity Protection Program protects you in two ways:

- 1) It provides identity protection services that can help you avoid identity theft, as well as rapid and effective one-on-one assistance to help resolve identity theft-related problems.
- 2) It provides up to \$30,000 per occurrence in expense reimbursement coverage\* if you incur expenses related to the resolution of an identity theft. These include:
  - Attorney fees
  - Lost wages up to \$500 per week, for a maximum of four weeks, for time spent dealing with the ID theft
  - Long distance phone bills
  - Certified mail costs and notary costs
  - Loan re-application fees

\*A \$100 deductible applies.

## West Bend's Identity Protection Program

You also have access to these other comprehensive identity protection services:

**Proactive Identity Protection Services** – If you're looking to prevent the fraudulent creation of new credit accounts, a fraud specialist will place a fraud alert on the files maintained by the three major credit bureaus.

**Tax Fraud Identity Services** – If you become a victim of tax-related scams and fraud, a fraud specialist will provide expert, one-on-one tax fraud services.

**Identity Recovery and Resolution Services** – If you're a victim of identity theft, you'll get one-on-one unlimited access to a fraud specialist who will provide specific services to help you restore your credit and good name.

**Travel Identity Protection and Recovery Services** – A service designed to help prepare you for your travels, as well as provide worldwide access to a fraud specialist if you need help while traveling.

**Disaster Recovery Assistance** – For victims of a disaster such as a fire, flood, tornado, or earthquake. A fraud specialist is assigned to help quickly recapture destroyed documentation needed to rebuild your life.

**Medical Identity Recovery Assistance** – For victims of medical identity theft. A fraud specialist is assigned to help undo the damage from fraudulently-filed insurance claims and/or bogus medical services obtained in your name.

**Identity Relocation Protection Assistance** – If you move, a fraud specialist is assigned to help safeguard financial, credit, and identity data during the move.

**Military Identity Assistance** – For active duty military personnel, especially when stationed abroad.

**Marriage Identity Protection Assistance** – If you're planning your wedding, just married, legally separated, or newly divorced, this program offers a variety of services for these stages of life.

**Child Risk Identity Protection Assistance** – For parents and guardians of minor children at a heightened risk. This advocate-assisted, proactive credit file suppression helps prevent against the misuse of the child's personal information.

**Estate Identity Protection Assistance** – For surviving spouses. A fraud specialist is assigned to help safeguard the identity of your departed spouse from potential misuse by identity thieves.

**Debt-Tagging** – When debt collectors target you for another person's debt, a fraud specialist will run a quick credit check to determine if the debt was actually attached to your credit files, contact collection agencies, and help update incorrect entries.

## Identity thieves are smart. We're smarter.

Just as we rely on technology to make our lives easier, thieves and criminals rely on the same technology to steal personal information and commit fraudulent crimes. Protecting your identity is our priority; rest assured these identity protection services are comprehensive and adaptive to changing times. These services are available to protect you from cyber crimes:

**Assisted Living Fraud Support** – Get guidance in power of attorney and legal guardianship matters to assist with identity management and resolving fraudulent misuse.

**Email Compromise Assist** – Thwart, detect, and recover from email hacking. Plus, get help managing your identity and privacy in your online communications.

**Social Media Compromise Assist** – Get smart about managing your family's reputation on social networks.

**Phish Assist** – Sidestep phishing scams with detection and recovery support when crooks try to steal your personal data, online usernames, passwords, and credit card data.

**System Protection Guidance** – Protect devices – tablets, computers, and smartphones. Fraud specialists will provide industry-rated resources and options.

**Breach Assist** – Respond swiftly, confidently, and correctly when companies notify you that your data has been compromised.