



## Identity Recovery & Fraud Coverage

**COVERAGE LIMIT: \$25,000**

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

### Fraud insurance.

Standard policies provide low-limit coverage for credit and debit card fraud, check forgery, and counterfeit cash, but **no** coverage at all for other forms of fraud.

Our Identity Recovery and Fraud Coverage is automatically\* applied to the following policies:

- ✓ Homeowners
- ✓ Mobile Homeowners
- ✓ Farmowners

\*Coverage is not included for seasonal or secondary risks

Coverage provides \$25,000 of aggregate protection for all causes of loss described above, **including** identity theft. Miscellaneous fraud coverage includes a wide range of fraud events, although certain specific types of fraud are not covered. Please see the coverage form for more details.

### Expense reimbursement.

Many identity fraud coverage forms only pay for expenses to restore your identity. With this endorsement, you'll not only get coverage for those expenses, but also for the loss of funds stolen from you and personal, professional help restoring your credit and identity records to pre-theft status.

#### Covered expenses:



**Legal fees**



**Lost wages**



**Child or elder care**

Coverage also applies to any monies stolen from you through identity theft or any other expenses that arise directly from identity theft.

### Case management.

Identity Recovery Counselors are available at our toll-free helpline (877-319-6419) to initiate your identity theft claim and get you on the road to identity recovery. Verified identity theft claimants will be assigned an experienced Case Manager. Our program uses case managers who are licensed investigators and who are able to take action on your behalf, with your permission, through a limited power of attorney.

Information provided as summary only. See WCIC-1001 (ed. 09/2011) for all coverage details.