



# IDENTITY RECOVERY COVERAGE

## Now You Have Identity Theft Coverage and Personal Help with Identity Recovery.

### **Identity Theft Costs a Lot More than Money.**

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

The cost of recovering a stolen identity and repairing the damage can reach a thousand dollars or more.

But victims report that the time and emotional toll identity theft and recovery take are the greatest losses. That's particularly true in cases where the thief takes control of your identity and opens one or more fraudulent accounts in your name.

### **A New Need. A New Coverage.**

As one of our customers you deserve the best products and services for today's needs. So your homeowners policy now includes Identity Recovery Coverage. If you become a victim of identity theft, you'll have expense reimbursement and personal help for the recovery process. Here are highlights of your new services and coverage.

### **Identity Recovery Helpline.**

Identity Recovery Counselors are available through our toll-free Helpline to initiate your identity theft claim and get you on the road to identity recovery. A Counselor will answer your questions, recommend important next steps, provide claim forms and send you an Identity Recovery Customer Guide.

### **Experienced Case Managers.**

Verified identity theft claimants who want personal help with the identity recovery process will be assigned an experienced Case Manager. Your Case Manager will handle all the steps you approve that a third party can legally take on your behalf, to help you identify where fraud has occurred, make the right contacts and speed the often complicated recovery process.

If you prefer to manage the effort yourself, your Identity Recovery Customer Guide, a step-by-step

source complete with pre-written letters to creditors and credit bureaus, will help you every step of the way.

### **Expense Reimbursement.**

Identity Recovery Coverage reimburses you for up to \$15,000 for covered expenses incurred to repair your credit history and identity records in the event of an identity theft. Covered expenses include:

- Lost wages as a result of time away from work
- Credit bureau reports
- Fees for reapplying for loans declined due to falsified credit information
- Postage, phone and shipping fees
- Certain legal fees caused by identity theft
- Notary and filing fees

### **Help When You Need It.**

If you suspect you are a victim of identity theft and a policyholder of Panhandle Farmers Mutual and this coverage has been added to your policy, call our Helpline at 1-800-945-4607. Counselors are available to help you Monday through Friday, between 8 a.m. and 8 p.m. Eastern Standard Time.

We're committed to tracking emerging trends and bringing you practical, progressive solutions. Thanks for doing business with us.

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This describes highlights of coverage and service. For all coverages, limits and deductibles, conditions, terms and exclusions, please refer to the policy.

