



Identity Recovery Coverage Homeowners Policyholder Notice

We are pleased to inform you that your Homeowners policy includes Identity Recovery coverage which provides protection for the growing problem of identity theft. Identity theft strikes millions of Americans each year and costs businesses and individuals billions.

Identity Theft Costs Time and Money

While financial institutions are normally responsible for stolen funds or fraudulent charges, identity theft victims have to spend their own money and, as significantly, a considerable amount of time and energy to clear their credit history and correct identity records. According to a report published by the Federal Trade Commission, identity theft victims spend almost 300 million hours resolving their problems annually. Victims frequently mention that correcting their identity records and credit history is an immensely frustrating, humbling and time consuming experience. To address this threat, we developed Identity Recovery coverage that provides you with the following benefits.

Identity Recovery Help Line

If you suspect that you are the victim of identity theft, call our toll-free Identity Recovery Help Line at **(877) 800-5039**. An identity theft counselor will answer your initial questions, recommend important next steps, explain how to initiate an identity theft claim and send you our Identity Recovery Customer Guide. The guide gives you advice about what to do immediately and instructions on how to file a claim and request case manager service.

Case Manager Service

Confirmed identity theft claimants are referred to a case manager who guides them through all the steps in the process to correct their credit history and identity records. Identity theft victims benefit from the assistance of case managers because it is typically difficult for individuals to work with or even reach the correct persons in credit bureaus, creditors and financial institutions. Case manager service includes:

- Working with credit bureaus, creditors, financial institutions, and others to identify errors and helping you correct your records;
- Enrolling you in an electronic credit monitoring service;
- Requesting a fraud alert with credit bureaus where warranted;
- Preparing communications for you to send the Social Security Administration, state Department of Motor Vehicles and other government entities;
- Providing legal referrals for assistance with court appearances and legal entanglements;
- Working with you to check for a recurrence of identity theft problems;
- Keeping detailed records of the steps taken and remaining in the process.

This is the most valuable feature of our program because the case managers are very experienced in unraveling identity theft problems. Case managers help speed the recovery process since they



are familiar with the appropriate process and procedures. They also know how to gain the cooperation of credit bureaus and financial institutions that may be unsympathetic or bureaucratic.

Identity Theft Insurance

Our coverage also includes expense reimbursement insurance up to \$15,000 above a \$100 deductible. This reimburses victims for covered expenses arising from a defined identity theft event, including:

- Lost wages as a result of time away from work to correct credit or identity records;
- Cost of obtaining credit bureau reports;
- Fees when reapplying for loans initially declined due to falsified credit information;
- Postage, phone and shipping fees;
- Certain legal fees caused by identity theft;
- Notary and filing fees for costs you incur in the steps you take yourself to correct your identity and credit records.

The first step, should you suspect that you are a victim of identity theft, is to call our toll free Identity Recovery Help Line at (877) 800-5039. Identity recovery counselors are available Monday through Friday from 8:00 AM to 8:00 PM Eastern Standard Time.

The Identity Recovery Coverage endorsement is included with your renewal. We encourage you to read it carefully. You have the option to have this coverage deleted from your policy. If you wish to do so, please contact your agent.

Thank you for renewing your policy. We appreciate your business.

If you have any questions, please contact Kim Lorenzini, Marketing Manager, at 1-800-222-3058 or by email at marketing@aeiginsurance.com.

This is a summary of coverage. Review the actual policy for details on all coverages, terms, conditions and exclusions.