



Identity Fraud Expense Reimbursement Coverage

Identity fraud is one of the fastest growing crimes in the country today. According to the 2010 Identity Fraud Survey report released by the Better Business Bureau and Javelin Strategy & Research, about 11 million people were victims of identity fraud during 2009. This means that one in every 28 consumers fell victim to the crime, with total out-of-pocket expenses exceeding \$4.9 billion¹.

CSURMA AORMA has purchased the Identity Fraud Expense Master policy from Travelers Bond & Financial Products in order to provide you and your spouse with this valuable coverage.

Your Policy Number is: 105306583

Your Coverage Limit is: \$10,000.00

Your Deductible is: \$0.00

If you are a victim of Identity Fraud, please call Travelers to report your claim: 800.842.8496

The coverage reimburses identity fraud victims for the following:

- Lost wages as a result of time taken off from work to deal with the fraud, including wrongful incarceration – up to \$1000 per week for a maximum period of five weeks
- Notary and certified mail charges for completing and delivering fraud affidavits
- Fees to re-apply for loans that were denied as a result of erroneous credit information due to the identity fraud
- Long distance telephone charges for calling merchants, law enforcement agencies or credit grantors to discuss an actual identity fraud
- Attorney fees incurred, with Travelers Bond & Financial Product's prior consent, for:
 - Defending suits brought incorrectly by merchants or their collection agencies
 - Removing criminal or civil judgments wrongly entered against the victim
 - Challenging information in a credit report
 - Release of medical records in cases of medical identity fraud
 - Contesting wrongfully incurred tax liability
 - Contesting the wrongful transfer of ownership of an insured person's tangible property
- Additional coverage for spouse, family, and daycare and eldercare coverage are available by endorsement
- Costs for daycare and eldercare coverage, if that coverage is necessary for an insured person to attend meetings or otherwise have the ability to restore financial health and credit history as a result of identity fraud
- Travel and accommodations expense up to \$1,000 per week up to five weeks
- Expenses and fees for new government issued identification such as passports, drivers license and social security cards
- Expense and fees for copies of health records for purpose of investigating medical identity fraud

Becoming a victim of identity fraud is a frightening, frustrating experience. It can happen to anyone at any time. Our identity fraud specialists can help victims during this difficult time. Not only will we pay for expenses associated with clearing up your credit, but we will also provide you with detailed information on how to fix your credit and resolve other identity fraud issues.

¹Source: www.idsafety.net/report.html