

# **We evolve so you stay who you are**

**HSB Identity Recovery Coverage**

**Identity Theft Insurance Combined  
with Recovery Services**



New ways to steal identities and personal information are constantly evolving—and in response, so is HSB. We evolve to stay ahead of these risks and provide the coverage and resources necessary to recover a stolen identity.

Identity theft is a time-consuming and costly crime that isn’t going away

1 in 5 U.S. consumers have been the victim of identity theft.

How was their identity stolen?



Study conducted by Zogby Analytics and sponsored by HSB.

HSB Identity Recovery coverage is a comprehensive insurance solution designed to help individuals respond to identity theft if they become a victim.

Insurance coverage and more

Identity theft victims need help to regain control of their identity and credit standing. People whose identities are stolen can spend months, even years, as well as thousands of dollars dealing with the fallout of identity theft and fraud. Yet, many victims don’t know where to start or understand what it takes to restore their identity records and safeguard their name.

Three Coverage and Service Components

Identity Recovery Help Line

- Recovery begins with a call to HSB’s identity recovery help line.

Get answers to initial questions and instructions on how to submit a claim.

Case Management

- Unlimited for 12 months — Confirmed identity theft victims will have access to the services of an Identity Recovery Case Manager.
- Identity Recovery Case Managers will guide the victim through the process to restore their identity to pre-theft status.
- Case managers are licensed investigators who can act on the victim’s behalf, with their permission, through a limited power of attorney.

Expense Reimbursement

- HSB Identity Recovery coverage reimburses identity theft victims for out-of-pocket expenses incurred in the process of restoring their identity records.
- Covered expenses, up to \$25,000 with no deductible, include:
  - Legal costs
  - Costs for re-filing applications for loans, grants or other credit instruments

- Costs for notarizing affidavits or other similar documents, long distance telephone calls and postage
- Costs for up to 12 credit reports from established credit bureaus dated within 12 months after discovery of the identity theft
- Up to a \$5,000 sublimit — Lost wages as a result of time away from work, child or elder care costs as a result of time away from home, and
- Up to a \$1,000 sublimit — Miscellaneous expenses arising directly from the identity theft
- Fund Transfer Fraud Loss coverage, if endorsed, pays for the financial loss that results from the unauthorized use of the insured’s credit card, bank card or account number, when the insured is legally liable.

39% of consumers have had their personal data compromised

Study conducted by Zogby Analytics and sponsored by HSB.

Request a quote  
HSBIdentityRecovery@hsb.com.  
Call your HSB representative  
1-800-472-1866.

