

HSB Identity Recovery Coverage

Case Management Service and Expense Reimbursement

What would you do if your identity was stolen? Who would you call first? The police, your bank, credit card companies? Then what? Victims of identity theft need help to regain control of their identity and credit records.

Case Management Service

People whose identities are stolen can spend months and thousands of dollars dealing with the fallout of ID theft and fraud, be it financial, medical or even criminal fraud. Without the assistance of an experienced Case Manager, unraveling identity theft fraud can take even longer. When you have HSB Identity Recovery Coverage, recovery begins with a call to HSB's identity recovery help line.

Feature	Benefit	Limit	Deductible
Identity Recovery Help Line	A number to call not only to report a claim but also for information and advice on how to respond to a possible identity theft. Get instructions for how to submit a request for Case Management Services and/or a claim for Expense Reimbursement.	Unlimited	\$0
Identity Recovery Case Manager	Services of an Identity Recovery Case Manager assigned to answer any questions or concerns the victim may have about identity theft and its effects and guide them to regaining control of their personal identity.	Unlimited for 12 months	\$0
Option for Limited Power of Attorney	Identity Recovery Case Managers are licensed investigators who are able to take action on the victim's behalf, with their permission, through a limited power of attorney	Included	\$0

What services are included?

The Identity Recovery Case Manager will bring to bear their resources and skills as a Licensed Investigator to guide the victim through the steps to correct their credit history or identity records. We can go beyond credit to detect ID fraud that would not show up in credit related data. Services include, but are not limited to:

- Responding to victim's questions;
- Working with the three national credit repositories (Equifax, Experian and TransUnion), creditors, financial institutions, collection agencies, and others to identify errors and help claimants correct their records;
- Searching various noncredit databases/sources, i.e. DMV, local county criminal data, Social Security Death Index;
- Requesting a fraud alert with credit repositories where warranted;
- Preparing communications for claimants to send to the Social Security Administration, state Department of Motor Vehicles and other government entities;
- Working with claimants to check for a recurrence of identity theft problems;
- Keeping detailed records of the steps taken and remaining in the process.



Expense Reimbursement

HSB Identity Recovery Coverage also reimburses identity theft victims for out-of-pocket expenses they incur in the steps they handle themselves in the process of restoring their identity records. Expenses eligible for reimbursement include:

Reimbursement of expenses incurred as a direct result of the identity theft	Limit	Deductible
- Fees and expenses for an attorney of your choice approved by us for:	\$25,000	\$0
1) The defense of any civil suit brought against the victim by a creditor or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan.	Annual	
2) The removal of any civil judgment wrongfully entered against the victim.	Aggregate	
3) Legal assistance at an audit or hearing by a governmental agency.		
4) Legal assistance in challenging the accuracy of the victim's consumer credit report.		
5) The defense of any criminal charges brought against the victim arising from the actions of a third party using their personal identity.		
- 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.		
Lost Wages and Child and Elder Care	\$5,000	\$0
- Actual lost wages for time taken away from work, including partial or whole work days as a direct result of the identity theft. May include payment for vacation days, discretionary days, floating holidays and paid personal days.	Sublimit	
- Actual costs for supervision of victim's children or elderly or infirm relatives or dependents by a professional care provider during time taken away from such supervision as a direct result of the identity theft.		
Miscellaneous Unnamed Costs	\$1,000	\$0
Any other out-of-pocket expenses arising from personal identity theft such as deductibles or service fees from financial institutions, travel and accommodation expenses, mental health counseling or other unanticipated expenses.	Sublimit	

One customer's experience

An Insured contacted us after receiving notification that they were being sued by a movie production company who determined that they had downloaded copyrighted material to their home computer without the company's permission. The insured advised that this was not true and had to hire an attorney to defend them in court. We determined that the insured's residence high speed network internet protocol (IP) address was indeed stolen and used by a stranger to download the copyrighted material. An IP address is a form of personal identifying information. The Insured's attorney of choice was approved by HSB and under the policy provisions, the Insured was reimbursed for legal expenses incurred to demonstrate in a court of law that their identity was indeed "stolen" and prove their innocence. The case was dismissed.

About Munich Re and HSB

HSB is proud to be part of Munich Re. Munich Re stands for exceptional risk solutions, consistent risk management, financial stability and client proximity. Munich Re – which pursues an integrated business model consisting of insurance and reinsurance – is one of the world's leading reinsurers.

NOT IF, BUT HOW

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