

Identity Recovery



Security researchers say that roughly half of U.S. adults had their personal information hacked in a single year, and that a victim typically does not become aware of the identity theft until it has been going on for six months.

Once an identity theft has been discovered, victims can spend months or even years – and thousands of dollars – to recover their identities. Most people have no plans for such an unpleasant surprise: They don't know where to start, nor understand what it takes to restore their credit to pre-theft status and safeguard their name.

Identity Recovery coverage is designed to help victims reclaim their identity. It provides policyholders with the means and assistance to regain control of their identity and credit file.

Professional help to reclaim your identity

Unlike identity restoration service vendors, this coverage provides out-of-pocket expense reimbursement and personal services to help identity theft victims restore their credit to pre-theft status. It goes beyond credit to detect identity fraud that wouldn't show up in credit-related data. Identity recovery services are not subject to a deductible and do not count against the annual aggregate limit. These services include:

- **Toll-free help line** with counselors to answer questions and provide information on identity theft loss detection and prevention.
- **Access to a professional identity** restoration firm that will work with the victim through the entire identity restoration process.

- **Case management performed** by licensed investigators with experience to dig deeper.
- **Option to use Limited Power of Attorney** to act on the victim's behalf.
- **Reimbursement** for a broad range of eligible expenses — including lost wages, elder and child care, and mental health counseling.

Sources of identity theft

From social media to stolen mail, the risk of identity theft is all around us. Some of more common ways personal information is taken include:

- Stolen purses & wallets
- Stolen mail
- Dumpster diving
- Telemarketing scams
- Computer viruses and worms
- Spamming or phishing schemes
- Spyware, adware and malware
- Keystroke loggers
- File-sharing

Coverage Highlights continued on next page.

Coverage Highlights

Limit:	\$25,000 annual aggregate per insured
Case Management:	<p>This policy section provides for the assignment of a dedicated, licensed case manager to assist the victim with the recovery process including:</p> <ul style="list-style-type: none"> • Guidance through the process • The offer of a Limited Power of Attorney to communicate to 3rd parties on behalf of the insured • Follow up and recordkeeping <p>The Case Management Service does not reduce the limit available for Expense Reimbursement Coverage</p>
Coverage:	<p>Includes Coverage for “Identity Recovery Expenses” including:</p> <ul style="list-style-type: none"> • Costs for re-filing applications for loans, grants or other credit instruments • Costs for notarizing affidavits or other similar documents, long distance telephone calls & postage • Costs for credit reports from established credit bureaus • Fees and expenses for an attorney (approved by HSB) for the following: <ul style="list-style-type: none"> • Defense of a civil suit • Removal of a civil judgment • Legal assistance at an audit or hearing by a government agency • Legal assistance challenging the accuracy of a consumer credit report • Defense of criminal charges • Lost wages • Child or elder care costs • Mental health counselling • Other reasonable costs (see coverage form for more details)
Help Line:	<p>Toll-Free Identity Recovery Help Line</p> <ul style="list-style-type: none"> • Educate Insured about Identity Theft • Initiate process to request Case Management service • Initiate process to submit Expense Reimbursement claim
Sublimit: lost wages & child and elder care expenses	\$5,000 (jointly – these costs are mutually exclusive)
Sublimit: mental health counseling	\$1,000
Sublimit: miscellaneous unnamed costs	\$1,000
Exclusions and Limitations:	Please Refer to Policy Form
Deductible:	\$0