

IDENTITY FRAUD ENDORSEMENT

A Valuable Home Coverage Option



Someone could be stealing your identity.

Identity theft is one of the fastest growing crimes in the country, costing millions in fraudulent transactions annually. Unfortunately, criminals can easily assume your name and steal your personal financial information to illegally obtain money, credit cards, loans or property—then leave you holding the bag when creditors try to collect.

Identity Protection That Works for You.

Homeowners policies from Citizens Insurance Company of America, a company of The Hanover Insurance Group, Inc., now offer optional coverage for protecting your good name and credit standing. The Identity Fraud Endorsement applies worldwide and covers expenses incurred due to identity fraud, including:

- Lost earnings due to court appearances, meeting with lawyers and creditors—\$200/day, maximum of \$2,000
- Reasonable and customary legal fees for common legal issues resulting from identity theft
- Preparing and notarizing documents, records and affidavits for credit bureaus, financial institutions and similar credit grantors, and law enforcement agencies
- Reapplication expenses for credit or loans or as a result of rejection due to incorrect credit records
- Certified or overnight mailing expenses for mail to credit bureaus, financial institutions and law enforcement agencies
- \$25,000 total coverage, with \$250 deductible per occurrence



Act Today.

Ask your Citizens Insurance Agent about The Identity Fraud Endorsement. Find out how this very minimum investment can maximize your peace of mind.

This document offers a brief description of coverages and programs. Actual coverages may vary by state. Options and credits are not available in all states. For exact terms, conditions, exclusions and limitations, please refer to your policy or contact your Citizens Insurance Company of America Agent.

Policies are underwritten by the Citizens Insurance Company of America and/or Citizens Insurance Company of the Midwest.

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