



Identity Recovery

Claim Scenarios for Homeowners & Mobile Homeowners

Identity Recovery is a comprehensive insurance solution designed to help individuals respond to identity theft. Coverage includes reimbursement for out-of-pocket identity recovery expenses as well as services of a case manager to help restore identity and credit records to pre-theft conditions.

Paid Loss after Deductible total may include multiple coverages.

Case Management Service

An unknown person gained access to an insured's retirement savings account and depleted the funds. The authorities were contacted and determined that there were insufficient measures to safeguard the insured's information and account. A case manager was hired to provide consultation and assisted the insured by placing alerts with the credit bureaus. Through this process, recovery expenses were incurred.

Paid Loss after Deductible: \$1,000

Expense Reimbursement: Legal Fees

An insured reported being sued due to unauthorized accounts that had been opened in his name. An unauthorized person used the insured's personal information to rent several items and open lines of credit. The case manager consulted with the insured and placed fraud alerts. The insured hired an attorney to help resolve the unauthorized account and rental issues.

Paid Loss after Deductible: \$5,652

Expense Reimbursement: Loss Wages

The insured discovered that someone had attempted to open a fraudulent bank account in his name and access money from his line of credit. The insured lost 15 hours from work in discussions with the bank and police. The fraud attempts were unsuccessful but created identity theft-related history on the insured's credit reports. The account history was disputed and the credit reports were returned to pre-theft status. The insured's lost wages due to his time out of work were reimbursed.

Paid Loss after Deductible: \$600

Expense Reimbursement: Child and Elder Care

An insured had her identity stolen and had trouble balancing her time between the identity recovery and taking care of her elderly mother. She had to hire a home health aide to take care of her mother so she could focus on getting her identity back.

Paid Loss after Deductible: \$750

Expense Reimbursement: Mental Health Counseling

A man had his identity stolen and needed to contact several credit bureaus and his financial institutions. The situation became so stressful and overwhelming that he had to see a mental health counselor.

Paid Loss after Deductible: \$450

Expense Reimbursement: Fraud Loss

An insured received \$3,000 cash for the sale of a used car and attempted to deposit the money in his bank account. The bank told the insured that the money was forged. The insured was reimbursed for the forged money.

Paid Loss after Deductible: \$3,000

Farmers and Mechanics Insurance Companies

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