

# Identity Recovery for Homeowners & Mobile Homeowners

## Frequently Asked Questions

### **What is Identity Recovery Coverage?**

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

### **Why is this Coverage Needed?**

Identity theft is a growing threat to individuals. Coverage goes beyond just checking credit in order to protect insureds because:

- Hackers will go through extreme measures to steal insureds' identities
- Victims often spend lots of time and money to try to recover their stolen identities. Often, victims are unsure of where to start this recovery process
- Technological advancements have provided criminals with new techniques to commit identity theft creating new exposures

### **What Coverages are Included?**

See Coverage Overview for detailed descriptions of coverages

- **Case Management Services**
- **Expense Reimbursement**
- **Child and Elder Care**
- **Mental Health Counseling**
- **Fraud Loss**

### **What is Excluded?**

The theft of a professional or business identity, a fraud event that is not reported in writing to the police and any fraudulent, dishonest or criminal act by an insured are not covered. For a complete list of exclusions, check the policy form or contact a representative.

### **When is Coverage Triggered?**

It is required that the triggering event be discovered by the insured during the policy period. The loss must be reported to the insurance company within 60 days from discovery. Certain exclusions, described in the policy, may apply.

### **What is Identity Theft?**

Identity theft is the fraudulent usage of the insured's social security number or other methods of identification. This includes fraudulently using the personal identity of an insured to do any of the following:

- **Establish Credit Accounts**
- **Secure Loans**
- **Enter into Contracts**
- **Commit Crimes**

### **What Value Added Services Are Provided?**

- Toll-free identity recovery helpline to educate insureds about identity theft preventative measures and tips.  
Contact: 1-800-796-6280
- Access to a professional identity recovery case manager who works with victims throughout the identity restoration process

### **How are Claims Handled?**

Experienced identity recovery claims specialists at Hartford Steam Boiler, our reinsurance partner, assist and investigate all claims.

### **Loudoun Mutual**

Post Office Box 58 • Waterford, VA 20197

[www.LoudounMutual.com](http://www.LoudounMutual.com)

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