

Identity Recovery

Overview of Identity Recovery Coverage for Homeowners & Mobile Homeowners

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 services of a case manager to help restore identity and credit records to pre-theft conditions.

Additionally, this coverage offers monitoring services that go beyond just analyzing credit related data to detect fraud. A toll-free helpline is available with counselors to answer questions and give information on identity theft loss prevention.

Coverage Highlights, Terms and Conditions

- **Case Management Service:** Services of an identity recovery case manager as needed to respond to identity theft.
 - Assistance with communications deemed necessary for re-establishing the integrity of the personal identity
 - A helpline to answer questions and address possible issues. Contact: 1-800-796-6280
- **Expense Reimbursement:** Reimbursement of necessary and reasonable identity recovery expenses incurred as a direct result of identity theft
 - Costs for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of identity theft
 - Costs for notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of your efforts to report an identity theft or amend or rectify records
 - Costs for credit reports from established credit bureaus
 - Fees and expenses for an attorney approved by us to assist with specified legal matters directly relating to an identity theft

- Actual lost wages for time reasonably and necessarily taken away from work and away from the work premises
- Any other reasonable costs necessarily incurred by an identity recovery insured as a direct result of the identity theft, including but not limited to (a) costs to recover control over his or her personal identity or (b) deductibles or service fees from financial institutions

- **Child and Elder Care Expenses:** Actual costs for supervision of children or elderly or infirm relatives or dependents of the identity recovery insured during time reasonably and necessarily taken away from such supervision
- **Mental Health Counseling:** Actual costs for counseling from a licensed mental health professional
- **Fraud Loss:** Payment of the amount fraudulently taken from the insured. This is only the direct financial loss

Limits, Sublimits and Deductible

- Limit is \$15,000 with two separate deductibles: \$250 for Identity Recovery and \$250 for Fraud. Sublimits: Lost Wages/Child or Elder Care \$5,000 jointly, Mental Health Counseling and Miscellaneous Unnamed Cost \$1,000 limit/each.

Contact a representative for more information.

Loudoun Mutual

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