

Travelers Identity Theft Program

A Protection Program that helps you get your identity back and covers the costs to restore your good name and credit.



Identity theft – a growing concern

- Identity theft remains one of the fastest growing crimes in the country today. In fact, ID Theft has increased more than 50 percent since 2003*.
- Identity thieves have developed a number of ways to obtain your information – from the simple theft of a wallet to elaborate Internet-based scams.
- Generally, once thieves have your Social Security number, they can establish credit in your name and incur hundreds or even thousands of dollars in credit card charges, fraudulent loans and more.
- Often you may be unaware of these charges until a merchant or credit card collector seeks payment for a bill that you knew nothing about. Or you may be declined for a loan due to a credit report showing defaults on loans that are unknown to you.

*Source: Gartner, Inc. 2007.



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This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

Travelers - The leader in identity theft protection

In 1999, Travelers became the first insurance company to offer consumers protection for identity theft by introducing Identity Fraud Expense Coverage. This endorsement is added to a Travelers homeowners, condo or renters policy and provides coverage not only to you, but also to relatives living in your household. It even provides expense coverage for identity theft resulting from Internet usage and transactions.

Now, Travelers has enhanced this important coverage to offer the two types of protection you need most if you are the victim of identity theft.

We help get your identity back

For many victims, the most stressful aspect of identity theft is the complicated process of reclaiming their identities and repairing their damaged credit. That's why Travelers identity theft protection program now offers resolution services. You will have access to a consumer fraud specialist who can guide you through the process of restoring your name and credit record, including:

- Obtaining a free credit report from the three main credit bureaus
- Placing fraud alerts with major credit reporting agencies
- Enrolling you in six months of daily credit monitoring
- Completing dispute letters on your behalf for approval and signature
- Providing you with an Identity Fraud "First Aid" Kit, which includes:
 - Tips for fraud victims
 - Credit reporting agency information
 - Contact history tracking
 - Pre-populated letters to creditors

We reimburse expenses to restore your credit*

Travelers identity theft protection also reimburses you for the expenses you can incur in your resolution efforts. These include:

- Lost wages as a result of time taken off from work to deal with the identity theft – up to \$1,000 per week for a maximum of five weeks.
- Notary and certified mailing charges for completing and delivering fraud affidavits.
- Fees to re-apply for loans that were denied due to erroneous credit information caused by the identity theft.
- Long distance telephone charges for calling merchants, law enforcement agencies or credit grantors to discuss an actual identity fraud.
- Daycare and eldercare expenses.
- Attorney fees incurred, with Travelers prior consent, for:
 - defending suits brought incorrectly by merchants and their collection agencies
 - removing criminal or civil judgments wrongly entered against the victim
 - challenging the information in a credit report

It's easy and affordable

Experts agree that you may not be able to guard against all the ways identity thieves can steal your identity. You can, however, arm yourself with protection that gives you the resources you need to restore your good name and financial history in the event of identity theft. Adding Travelers identity theft protection to your Travelers homeowners policy is easy and costs just \$25 per year.* Contact your Travelers representative for details.

How to protect yourself

There are precautions you can take to reduce your exposure to identity theft. Visit the Travelers Web site at travelers.com for more information and tips on how to protect yourself.

*\$25,000 limit per loss (with no aggregate limit) for covered expenses. Loss or expense not described in the endorsement is not covered. This brochure contains policy highlights only. For a complete description of all terms, conditions and exclusions, please read the actual policy.

