

identity theft & recovery COVERAGE

This latest product is designed to provide you with a practical solution to a very real problem. Staying on top of emerging trends and providing you with progressive solutions, it's just one more way that Utica National provides insurance that starts with YOU.

Losing
your
identity
doesn't
mean
losing
your
sanity



 Utica National Insurance Group
Insurance that starts with you.®

Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413
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Utica National
HOMEOWNERS
PROGRAM

Identity Recovery Coverage Endorsement

Having someone steal your identity and use your personal or financial information is a terrible experience.



With over 10 million victims each year, Identity Theft is the country's fastest growing crime.

That's why Utica National and your local independent insurance agent are proud to offer Identity Recovery Coverage.



THE REAL COST OF IDENTITY THEFT

The cost of recovering a stolen identity can reach into the thousands of dollars. However, the time and emotional toll identity theft and recovery take on you can be the greatest loss. It's frustrating, confusing, and, at times, frightening.

Utica National offers Identity Recovery coverage to address this threat. It's included in your Personal Edge Homeowners' policy. In this day and age, it is coverage you don't want to be without.

Our program has two components:

- Expense Reimbursement Insurance for Identity Recovery
- Case Management services — providing personal help restoring your credit and identity records with credit bureaus, law enforcement agencies and financial institutions

PROGRAM HIGHLIGHTS:

Identity Recovery Help Line

Our Identity Theft Case Managers are available at a toll-free help line to answer questions and assess your situation. If your identity has been stolen, they will initiate your claim and get you on the road to recovery.

Experienced Case Managers

If needed, you'll be assigned an experienced Case Manager who will act on your behalf, handling only those steps that you approve of. Helping to identify where fraud has occurred, this service can speed the often-complicated process. Their experience in working with creditors and credit bureaus will cut through the red tape and expedite your recovery.

Expense Reimbursement

Identity Recovery Coverage reimburses you up to \$15,000* for covered expenses incurred to repair your credit history and identity records in the event of an identity theft. Covered expenses include:

- Lost wages as a result of time away from work
- Child and Elder care
- Credit bureau reports
- Fees for reapplying for loans declined due to falsified credit information
- Postage, phone and shipping fees
- Certain legal fees caused by identity theft
- Mental health counseling

*Subject to a \$250 deductible

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