



# Identity Recovery and Fraud Coverage

## Claim Scenarios

**Identity Recovery and Fraud Coverage** 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**

The insured was checking his statement when he noticed forged and cashed checks with his personal information. The issue was referred to a case manager who assisted the victim in recovering his good credit standing and his money.

**Paid Loss after Deductible: \$5,000**

### **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: Identity Theft**

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**

### **Municipal Mutual Insurance Company**

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### **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**

### **Fraud Loss**

An insured filed his taxes but found that the return was rejected. The insured contacted his accountant and found the return was filed by an unknown person who stole his social security number. In addition, when the insured mailed in his return he was charged a second time for filing his return twice. A case manager was assigned to assist the insured in getting his identity back and his out-of-pocket expenses were reimbursed.

**Paid Loss after Deductible: \$135**

