



Identity Theft Restoration Services and Identity Fraud Expense Coverage

Two ways Fireman's Fund® takes care of your most important asset – you.

You may feel blessed with the comfortable life you've established and not think twice about identity theft. But your "platinum" lifestyle could be costing you more than you think.

Your Identity, Gone In a Swipe.

Out for dinner, you may scrutinize the tab when the bill comes. But are you paying more than the meal itself?

The unthinkable is just a swipe away. They call it "credit card skimming" and it happens to restaurantgoers when an identity thief "skims" credit information on the card's magnetic strip using a special device that looks a bit like a beeper. Top on a thief's skimming priority list is a "platinum" card, because the credit limit is higher than on the others.

While you shouldn't live in fear, you should check your insurance policy to see if it has Identity Theft Restoration Services and Fraud Expense Coverage like those offered from Fireman's Fund. You'll find it on a Prestige® Home Premier policy with the Added Measure® endorsement. We're among the first to offer this important new service and coverage.

It's your life. It's your identity.

Paperwork and telephone calls – it's hard to know where to start, and difficult to know where it all ends. But Identity Theft Restoration Services provides the answer. We'll assist in the complex process of restoring your credit and regaining control of your life. A personally assigned anti-fraud specialist will:

- Act as your advocate to help arrange fast notification of relevant agencies.
- Make appointments with law enforcement as necessary.
- Help restore your credit file.
- Monitor your credit files on an ongoing basis.

The emotional aspect of your identity theft may surprise you – but whether you feel uncertain, vulnerable or alone, we'll empower you. In the end, we find the people we help better understand their finances, and even emerge triumphant.





It's Your pocketbook. We Can Help.

While we help restore your name, Identity Fraud Expense Coverage covers up to \$25,000 for expenses incurred. Such expenses might include:

- **Attorney's fees in defense** of lawsuits brought against you by merchants or their collection agencies.
- **Attorney's fees to remove** any criminal or civil judgments wrongly entered against you challenging the accuracy or completeness of any information in a consumer credit report.
- **Lost income** as a result of time taken off work to meet with, or talk to, law enforcement agencies, credit agencies, and legal counsel. Or time spent completing fraud affidavits. That's up to \$500 per week for a maximum period of four weeks.
- **Loan application fees** when you re-apply for loans and the companies reject you solely because of incorrect credit information.
- **Long distance phone charges** to merchants, law enforcement agencies, financial institutions or similar credit grantors or credit agencies to report or discuss an actual identity fraud.
- **Notary and certified mailing costs** for completing and delivering fraud affidavits.

Best of all, Identity Fraud Expense Coverage protects you and anyone in your household from fraud – even on Internet usage and transactions.

Take a stance now to thwart theft.

Ask your independent agent representing Fireman's Fund about Prestige® Home Premier with Added Measure® endorsement.



www.firemansfund.com

Fireman's Fund contributes a portion of profits to support firefighters for safer communities. For more information, visit www.firemansfund.com.

The insurance policy, not this flyer, forms the contract between the insured and the insurance company. The policy may contain limits, exclusions and limitations that are not detailed in this flyer. Coverages may differ by state.

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