



Identity fraud expense reimbursement

HELP GET YOUR “ME” BACK

Identity theft and fraud is a serious concern.

In 2015, 13.1 million consumers were victims of identity fraud.* Despite vigilance on the part of consumers, it's still possible to have personal information stolen and used to obtain fraudulent credit cards, loans, utilities, health care and more – all of which can be devastating to the financial stability and creditworthiness of hardworking individuals. And although banks and other financial institutions have stepped up efforts to counteract fraud, victims often have to spend substantial amounts of time and money to restore their good name.

- In 2015 the amount stolen decreased by six percent to \$15 billion.*
- Fraudsters have stolen \$112 billion in the past six years. That equals \$35,600 stolen per minute.*
- 18 percent of the identity fraud using U.S. credit cards, or \$2.4 billion, was conducted outside the U.S.*

Travelers can help get your identity back

Travelers, the first insurer to offer identity fraud reimbursement, can help you if you become a victim. We offer resolution services that give you access to a consumer fraud specialist who will guide you through the process of restoring your identity, including:

- Obtaining a copy of your credit report
- Placing fraud alerts with major credit reporting agencies
- Enrolling you in six months of credit monitoring

Travelers can reimburse expenses to restore your personal information

Travelers' Identity Fraud Reimbursement Program also reimburses you for the expenses you can incur in your resolution efforts. These can include:

- Lost wages as a result of time taken off from work to deal with identity fraud – up to \$1,000 per week for up to five weeks
- Travel expenses related to resolving identity fraud – up to \$1,000 per week for up to five weeks
- Costs for daycare or elder care as a result of identity fraud

- Notary and certified mailing charges for completing and delivering fraud affidavits
- Fees to reapply for loans that were denied due to erroneous credit information caused by the identity fraud
- Expenses for replacing government-issued identification such as passports, driver licenses, Social Security cards and other personal identification
- Fees related to medical identity fraud: attorney's fees for release of medical records and fees for copies of records
- Long-distance telephone charges for calling merchants, law enforcement agencies or credit grantors to discuss an actual identity fraud
- Attorney fees, with Travelers' prior consent, for:
 - Defending suits brought by financial institutions or merchants
 - Removing criminal or civil judgments wrongly entered against the victim
 - Challenging the information on a credit report
 - Contesting tax liability
 - Contesting wrongful transfer of personal property

Protect yourself

To learn more about precautions you can take to reduce your exposure to identity fraud, visit our website at travelers.com.

It's easy and affordable

Although you may not be able to guard against all the ways your identity can be stolen, you can arm yourself with protection that gives you the resources you need to restore your good name and credit in the event you become a victim. Adding Travelers' Identity Fraud Expense Reimbursement to your home, condo or renter policy is easy and affordable at just \$25 per year. **

* 2016 Identity Fraud Survey Report, Javelin Strategy and Research

** \$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. Identity Fraud Expense Reimbursement is included in Travelers' high-value home policies.



SIS Insurance
1187 Troy Schenectady Rd
Latham, NY 12110
518-783-1010
Insurance@mysisinsurance.com



travelers.com

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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