

IDENTITY THEFT COVERAGE

Identity theft is the fastest growing financial crime in America—striking nearly 10 million victims in the last year alone. Victims may never know that their identities have been stolen until unauthorized transactions appear on credit card statements, collection notices appear in the mail, or loan applications are denied. Reversing the effects of identity theft is also a time consuming and expensive process. On average, it takes six months to detect the theft and over 200 hours to recover from the crime.

<p>COVERAGE HIGHLIGHTS</p>	<ul style="list-style-type: none"> • Unparalleled Customer Service. Highly trained identity theft specialists are on call to guide individuals through the process of restoring their identity profiles and credit records. • Income Protection. Coverage is provided for lost wages as a result of time off work related to a covered stolen identity event. • Expense Reimbursement. Expenses related to the recovery of your identity, including defense costs for certain civil suits, re-filing for loans, and reimbursement for fees are covered.
<p>PORTFOLIO ENHANCEMENT BENEFITS</p>	<ul style="list-style-type: none"> • Product Differentiation. Address a growing concern amongst your policyholders. • Affordable Coverage. Pay only pennies per person per month. • Seamless Integration. Provide a tailored marketing and customer-focused program that conveys your commitment to your policyholder’s financial security.
<p>AVAILABLE COVERAGE ENHANCEMENTS</p>	<ul style="list-style-type: none"> • Computer Physical Damage. Loss resulting from direct physical damage to computer hardware. • Computer Virus Coverage. Loss resulting from damage to insured’s computer program(s) as a result of a computer virus.

Identity Theft Coverage is offered through AIG Affinity Group Services, a division of American International Companies. The member companies of American International Group (AIG) receive the highest rankings for financial strength and claims-paying ability from the industry’s principal rating agencies.

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