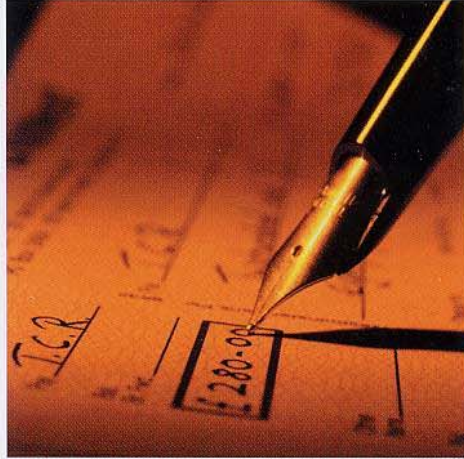


IDENTITY FRAUD



For *customers*
who **want**
protection
against identity thieves

Travelers 

Travelers has you covered *in more ways than one*

Identity Fraud – A Growing Concern

Identity fraud is one of the fastest growing crimes in the country today, impacting over 500,000 people per year. Travelers is the first insurer to offer protection to consumers – protection against identity thieves who use a consumer's name and social security number to establish credit in their name. These thieves can then incur, in the victim's name, hundreds or even thousands of dollars in credit card charges, cellular phone service, fraudulent loans and more. Often the victim is unaware of these charges until a merchant or credit card collector seeks payment for a bill that the consumer knew nothing about. Or the consumer may be declined for a loan due to a credit report showing defaults on loans that were unknown to him or her. Although victims of identity fraud are generally not liable for the fraudulent charges that are incurred in their names, they are often left with ruined credit histories that can require significant time and expense to restore.

Travelers Protects You Against Identity Fraud

Introducing the Travelers Identity Fraud Expense Coverage endorsement – available to Travelers Homeowners policyholders. This unique endorsement provides coverage for expenses that individuals can incur in their efforts to restore their financial health and credit history after an identity fraud. The coverage applies not only to the insured but also to relatives living in the insured's household. It even covers identity fraud resulting from Internet usage and transactions.

We Pay the Charges to Restore Your Credit*

Travelers Identity Fraud Expense Coverage reimburses identity fraud victims for the following:

- Lost wages as a result of time taken off from work to deal with the fraud – up to \$500 per week for four weeks. Lost wages are frequently cited as the biggest headache for victims of identity fraud.
- Notary and certified mailing charges for completing and delivering fraud affidavits.
- Fees to re-apply for loans that were denied due to erroneous credit information due to the identity fraud.
- Long distance telephone charges for calling merchants, law enforcement agencies or credit grantors to discuss an actual identity fraud.
- Attorney fees incurred, with Travelers prior consent, for:
 - defending suits brought incorrectly by merchants and their collection agencies
 - removing criminal or civil judgments wrongly entered against the victim
 - challenging information in a credit report

* \$15,000 limit per loss (with no aggregate limit) for covered expenses, \$100 per loss deductible. Loss or expense not described in the endorsement is not covered. This pamphlet contains policy highlights only. The actual policy provisions shall govern in all cases.

It's Easy and Affordable

Add Travelers Identity Fraud Expense Coverage to your Travelers Homeowners policy for just \$25 per year, and be covered for up to \$15,000 of identity fraud-related expenses.* Contact your independent agent for details.

How to Protect Yourself

There are precautions you can take to reduce your exposure to identity fraud. Visit the Travelers web site at www.travelers.com for tips on how to protect yourself, as well as instructions on what to do if you've been a victim of identity fraud.

Travelers, and your independent agent, are committed to protecting the things you value most. Call your agent today to learn more about Travelers Identity Fraud Expense Coverage.

** \$15,000 limit per loss (with no aggregate limit) for covered expenses, \$100 per loss deductible. Loss or expense not described in the endorsement is not covered. This pamphlet contains policy highlights only. The actual policy provisions shall govern in all cases.*

Coverage is offered by Travelers Indemnity Company and any of its affiliates, Hartford, CT 06183



www.travelers.com

The Travelers Indemnity Company
The Standard Fire Insurance Company
and their property casualty affiliates
One Tower Square
Hartford, CT 06183

This brochure is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. Coverages subject to individual qualification and state availability.

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