

# Protect Your Identity with an Identity Theft Policy



## Why do you need an Identity Theft Policy?

There's a new victim of identity theft every two seconds. An Identity Theft Policy is designed to cover some of the costs associated with regaining your identity if you become a victim, including everything from phone bills to credit monitoring to legal help. The identity restoration process is different for everyone, but it's almost always expensive, and without a Personal Identity Theft Policy, you may end up paying out of pocket.

*Policy features may vary by carrier.*

Are you adequately covered?

# \$4,000

The average victim of identity theft suffers an **out-of-pocket loss of \$4,000.**

## What Does an Identity Theft Policy Cover?

### Credit Reporting and Monitoring

Most Personal Identity Theft Policies will cover the costs associated with repairing your credit, including credit monitoring services and ordering copies of your credit report.

### Replacement of Lost Documents

If an identity theft compromised any of your vital documents, including government identifications, your policy may cover the cost of obtaining new documents.

### Lost Wages

If you miss work due to an identity theft, your policy may cover the wages you lost.

### Notary and Legal Fees

Resolving an issue of identity theft sometimes requires consulting with a lawyer or a notary. Your Policy may cover the costs associated with these services.

### Administrative Fees and Expenses

Restoration of your identity after an incident can result in very expensive administrative fees from your bank, the government, and any other place you do business. Your policy may be able to cover those expenses.

### Child Care Costs

Many victims of identity theft incur additional childcare costs while restoring their identity. A comprehensive Personal Identity Theft Policy may cover those additional expenses.