Protect yourself
To learn more about precautions you can take to reduce your exposure to identity fraud, visit our website at travelers.com.
Identity fraud is a serious concern

In 2013, over 13 million consumers were victims of identity fraud – the second highest level on record. 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 2013, total credit card fraud losses were $18 billion.*
- The top three thefts by type of fraud were misuse of existing credit card, misuse of bank account and misuse of personal information.**
- As of July 2014, statistics show the percentage of identity fraud victims are evenly spread in terms of age, ethnicity and income sub-groups, with a slightly higher percentage of those earning $75,000 being victimized.***

**Travelers can help get your identity back**

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

- Assistance with ordering your credit report
- Placing fraud alerts with major credit reporting agencies
- Enrolling you in credit monitoring
- Providing you with an Identity Fraud “First-Aid Kit,” which includes:
  - Tips for fraud victims
  - Credit reporting agency information
  - Contact history tracking
  - Pre-filled letters to creditors

**Travelers can reimburse expenses to restore your identity**

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 of 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

**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. **

* 2014 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.

Contact your agent today to learn more.