



Identity Recovery Benefit for Employees

Risk Solutions

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What would you do if your identity was stolen?

Who would you call first? The police, your bank, credit card companies? Then what. Most people do not have a plan for such an unpleasant surprise. They need help to regain control of their identity and credit file. People whose identities are stolen can spend months, even years, and thousands of dollars dealing with the fallout of ID theft and fraud. Yet, many victims don't know where to start or understand what it takes to restore their credit to pre-theft status and safeguard their name.

The real cost of identity theft

The cost of identity theft is not the fraudulent charges made in the identity theft victim's name. Banks, credit card companies and merchants most often assume liability for fraudulent charges. The real cost of identity theft is the distraction from everyday life, and unexpected out-of-pocket expenses incurred while victims struggle to prove charges false and correct their identity records.

HSB Identity Recovery coverage reimburses identity theft victims for out-of-pocket expenses incurred in the process of restoring their identity records, and provides

services to guide the victim through the process.

That's what makes HSB Identity Recovery coverage different

Unlike identity restoration service vendors, HSB Identity Recovery coverage provides out-of-pocket expense reimbursement and personal services to help identity theft victims restore their credit to pre-theft status. We can go beyond credit to detect ID fraud that wouldn't show up in credit-related data. These valuable services do not erode the policy limit and help the victim in their time of need, giving them peace of mind that someone is on their side.

Highlights of coverage, terms and conditions

Expense Reimbursement

\$25,000 limit per covered employee, \$0 deductible

Covered expenses:

- Lost wages as a result of time away from work
- Child and eldercare expenses as a result for time away from home
- Legal fees due to ID theft including criminal and civil defense



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- Cost of credit reports, notary fees and other expenses
- Fees incurred when reapplying for loans initially declined due to poor credit caused by ID theft
- Postage, phone and shipping charges
- Costs for mental health counseling
- Other out-of-pocket expenses arising from personal identity theft

Identity Recovery Services

Services are not subject to a deductible and do not count against the annual aggregate limit.

- Toll-free help line with counselors to answer questions and provide information on identity theft loss detection and prevention.
- Access to a professional identity restoration firm which will work with the victim through the entire identity restoration process
- Case management performed by licensed investigators with experience to dig deeper
- Option to use Limited Power of Attorney to act on the victim's behalf

Exclusions

- Insureds' criminal acts.
- Loss not reported within 60 days.
- Loss not reported to police.
- Money lost or stolen.
- The theft of a professional or business identity

Why partner with HSB

- HSB is proud to be part of Munich Re, one of the world's leading reinsurers.
- HSB is rated A++ (Superior) by A.M. Best.
- HSB has been in business since 1866.
- Providing Identity Theft coverage since 2005.
- Reinsure over 100 markets for Identity Theft.
- Alliance with a leading global provider of risk solutions to provide identity theft restoration services as part of our Identity Recovery program

HSB is a leading specialty insurer providing equipment breakdown and other specialty coverages such as identity recovery coverage, inspection services and engineering based risk management that set the standard for excellence worldwide. We anticipate risks and provide forward-thinking solutions that render tomorrow's world insurable.

This is a summary of coverages. For all coverages, terms, conditions and exclusions, refer to the actual insurance policy.

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NOT IF, BUT HOW