



## Identity Fraud Expense Reimbursement Coverage

Identity theft is one of the fastest growing crimes in the country today. According to the 2007 Identity Fraud Survey released by Javelin Strategy & Research, over eight million people were victims of identity theft in 2006. This means that one in every 27 consumers was a victim, with a total loss nearing \$50 billion.

New Hampshire School Health Care Coalition has purchased the Identity Fraud Expense Reimbursement Master Policy from Travelers Bond & Financial Products to provide you and your family with this valuable coverage.

Your Policy Number is: 105030868

Your Coverage Limit is: \$10,000.00

Your Deductible is: \$0

Telephone Number to Report Claims: 1.800.842.8496

### Identity Fraud Expense Reimbursement Coverage

The coverage reimburses identity theft victims for the following:

- Lost wages as a result of time taken off from work to deal with the fraud, including wrongful incarceration – up to \$500 per week for four weeks
- Notary and certified mail charges for completing and delivering fraud affidavits
- Fees to re-apply for loans denied as a result of erroneous credit information due to the ID theft
- Long distance telephone charges for calling merchants, law enforcement agencies or credit grantors to discuss an actual identity theft
- Attorney fees incurred, with Travelers Bond's prior consent, for:
  - Defending suits brought incorrectly by merchants or their collection agencies
  - Removing criminal or civil judgments wrongly entered against the victim
  - Challenging information in a credit report
- Additional coverage for your spouse, domestic partner, children under the age of 25 and parents residing in your household is included in your coverage.

**Becoming a victim of identity fraud is a frightening, frustrating experience. It can happen to anyone at any time. Our identity theft experts can help victims during this difficult time. Not only will we pay for expenses associated with clearing up your credit, but we will also provide you with detailed information on how to fix your credit and resolve the problem.**