## THE HOME AND HIGHWAY® IDENTITY PROTECTION

**PROGRAM** 



The Home and Highway Identity Protection Program from West Bend provides unlimited, one-on-one access to highly experienced fraud specialists who will act as personal advocates for a wide range of identity-compromising situations.

This program includes up to \$30,000 of coverage\* per occurrence to cover out-of pocket expenses associated with the theft of a policyholder's identity.

\*\$100 deductible applies.

**Proactive Identity Protection Services** – For policyholders looking to prevent the fraudulent creation of new credit accounts. A fraud specialist will place a fraud alert on the files maintained by the three major credit bureaus.

**Travel Identity Protection and Recovery Services** – A service designed to help prepare policyholders for travels, as well as provide worldwide access to a fraud specialist if they need help while traveling.

**Disaster Recovery Assistance** – For victims of a disaster such as a fire, flood, tornado, or earthquake. A fraud specialist is assigned to help quickly recapture destroyed documentation needed to rebuild the policyholder's life.

**Medical Identity Recovery Assistance** – For victims of medical identity theft. A fraud specialist is assigned to help undo the damage from fraudulently-filed insurance claims and/ or bogus medical services obtained in the policyholder's name.

**Identity Relocation Protection Assistance** – To help protect policyholders who move. A fraud specialist is assigned to help safeguard financial, credit, and identity data during the move.

Estate Identity Protection Assistance – For surviving spouses. A fraud specialist is assigned to help safeguard the identity of the policyholder's departed spouse from potential misuse by identity thieves.

Marriage Identity Protection Assistance – A variety of services for policyholders planning their weddings, just married, legally separated, or newly divorced.

Child Risk Identity Protection Assistance – For parents and guardians of minor children at a heightened risk. This advocate-assisted, proactive credit file suppression helps prevent against the misuse of the child's personal information.

**Military Identity Protection Assistance** – For active duty military personnel, especially when stationed abroad.

**Identity Recovery and Resolution Services** – A policyholder who is a victim of identity theft will get one-on-one unlimited access to a fraud specialist who will provide specific services to help them restore their credit and good name.

**Debt-Tagging** – When debt collectors target your customer for another person's debt, a fraud specialist will run a quick credit check to determine if the debt was actually attached to your credit files, contact collection agencies, and assist in updating incorrect entries.

## Identity thieves are smart. We're smarter.

Identity protection services are comprehensive and adaptive to changing times. These services are available to protect your customers from cyber crimes: Assisted Living Fraud Support – Provides guidance in power of attorney and legal guardianship matters to assist with identity management and resolving fraudulent misuse.

**Email Compromise Assist** – Your customers get help thwarting, detecting, and recovering from email hacking, as well as managing identity and privacy in their online communications.

**Social Media Compromise Assist** – Provides help managing the family's reputation on social networks.

**Phish Assist** – Provides detection and recovery support of phishing scams when crooks try to steal personal data, online usernames, passwords, and credit card data.

**System Protection Guidance** – Protects devices – tablets, computers, and smartphones. Fraud specialists will provide industry-rated resources and options.

**Breach Assist** – Helps your customers respond swiftly, confidently, and correctly when companies notify them that their data has been compromised.

**Questions?** Call 1-800-236-5005 between 7:00am-8:00pm CST.

The Home and Highway Identity Protection Program is powered by:



