



The Heart of Your Insurance Protection



Badger Mutual is pleased to offer **Identity Fraud and Financial Loss Coverage** on Homeowners policies to provide services that assist victims of identity fraud in recovering their identity. Identity fraud currently affects about 10 million consumers per year according to the Federal Trade Commission (FTC).

Although identity fraud victims are not responsible for what happens to them, they are often the ones left with the burden of correcting everything and regaining their identity and reputation. Victims can spend over 100 hours and thousands of dollars to correct their accounts and identity records, and many of the victims must deal with this extra responsibility at the most inopportune time disrupting their life and work schedules.

At a cost of only \$25.00 per year, you can include this coverage with your homeowner policy.



Our program includes reimbursement for financial loss up to \$50,000 arising from a defined identity fraud event, including:

- ♥ Actual financial loss sustained and not recoverable from other available sources;
- ♥ Lost income as a result of time away from work to correct credit or identity records;
- ♥ Cost of obtaining credit bureau reports;
- ♥ Fees when reapplying for loans initially declined due to falsified credit information;
- ♥ Postage, phone, or shipping fees;
- ♥ Certain legal fees caused by identity fraud;
- ♥ Notary and filing fees for costs the insured incurs in the steps they take to correct their identity and credit reports.

If you're a victim of identity theft, the Badger Mutual Identity Theft Specialist will help guide you through the recovery process.

### Identity Recovery Service

Many identity fraud products make the victim responsible for doing the work to restore their credit and identity records. Our approach provides confirmed identity fraud claimants with an Identity Theft Specialist who can help with the recovery process and provide advice on how to deal with the problem.

We will help a policyholder correct a credit history or credit record by assisting with the following:

- ♥ Working with credit bureaus, creditors, financial institutions, and others to identify errors and help claimants correct their records;
- ♥ Enrolling victims in an electronic credit monitoring service;
- ♥ Requesting a fraud alert with credit bureaus where warranted;
- ♥ Preparing communications for claimants to send the Social Security Administration, their state's Department of Motor Vehicles and other government entities;
- ♥ Providing legal referrals for assistance with court appearances and legal entanglements related to identity theft;
- ♥ Working with claimants to check for a recurrence of identity theft problems;
- ♥ Keeping detailed records of the steps taken and remaining in the process.