



# Identity Theft

What would it cost to repair your good name?

## Identity Fraud Expense Coverage

Cleaning up your credit – and your good name – after it has been stolen and used by an identity thief can take months, and in many cases years. In addition to costing you time and possible unauthorized charges, identity fraud can rack up thousands of dollars in expenses you never thought about when it comes to re-establishing your credit. These costs are not usually reimbursed by your credit card company or bank.

For only \$25 a year, Mutual Benefit's Identity Fraud Expense Coverage provides up to \$15,000 coverage for many types of fees incurred while restoring your credit, such as:

- Notarizing affidavits.
- Sending documents via certified mail.
- Making long distance telephone calls to merchants, law enforcement agencies, or financial institutions.
- Loan application fees for re-applying for a loan or loan(s) initially rejected due to incorrect credit information.
- Reasonable attorney fees.
- Plus up to \$5,000 in reimbursement for lost income should you need to take time off work to complete fraud affidavits and meet with law enforcement agencies, credit agencies, or legal counsel.





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## Protect yourself.

In 2015, the Federal Trade Commission received over 490,000 consumer complaints about identity theft, an increase of nearly 50% over 2014. **How can you protect yourself?**

### Be an “I” Spy

- Order and review a copy of your credit report each year.
- Before disclosing personal information, find out how it will be specifically used and if it will be shared with others.
- Only provide your Social Security Number if absolutely necessary – otherwise, use alternative identification such as a driver’s license or employee ID card.
- Send outgoing mail via a secure postal deposit drop-off instead of your home mailbox.

### How to Get Out of a Fraud Fix

- Place a fraud alert to halt opening of new accounts by calling any of the three major credit reporting bureaus: Equifax, Experian, or TransUnion.
- Close all current accounts that you know or suspect may be charged.
- File a report with your local police or the police in the community where the incident occurred.
- File a complaint with the Federal Trade Commission, which helps law enforcement track identity thieves nationwide.

Mutual Benefit Group markets a complete line of personal and business insurance coverage through 250 independent insurance agents in Pennsylvania and Maryland. Headquartered in Huntingdon, Pennsylvania, Mutual Benefit Group and its member companies, Mutual Benefit Insurance Company and Select Risk Insurance Company, have been insuring autos, homes, and businesses for over 100 years. Since 1908, thousands of policyholders have counted on our financial strength and responsive claim service to build and protect their economic well-being.

**To contact Mutual Benefit Group call 1-800-283-3531, or visit the Company’s Web site at [www.mutualbenefitgroup.com](http://www.mutualbenefitgroup.com).**

This brochure is not an insurance policy and is only intended to provide a product overview. The language contained within the insurance policy issued governs the actual coverage provided.