



Identity Theft Expense Coverage

This endorsement, when added to any Auto-Owners Homeowners or Mobile Homeowners policy, provides coverage of up to \$15,000 for expenses incurred to restore your financial identity in the event of an identity theft.

These expenses include, but are not limited to the following:

- Preparation and notarization of documents
- Loan application fees
- Lost earnings as a result of time off from work
- Reasonable attorney fees
- Bond premiums

Auto-Owners
INSURANCE

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Tips to help you prevent identity theft:

- Do not carry your social security card in your wallet or purse.
- Do not give out your social security number or any account numbers to anyone over the phone, mail or internet.
- At least once a year, order a copy of your credit report from three credit reporting agencies (Equifax, Experian and TransUnion) and review them carefully.
- Report any discrepancies immediately.
- Use a crosscut paper shredder to dispose of documents which contain personal information such as credit card offers, bank account or credit card statements.
- Do not use any personal information for your passwords or personal identification numbers such as social security number, mother's maiden name, birth date, etc.
- Carefully review your monthly bills and account statements. If you detect any inaccuracies, report them immediately.

These are only a few tips that can help you protect your identity. Using due diligence and care with your personal information will safeguard you from being a victim of identity theft.

If you become a victim, you should report the crime to the police, the Federal Trade Commission, credit reporting agencies and your creditors.

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.