



THE
CONCORD GROUP
INSURANCE COMPANIES

Identity Theft

Identity Theft Coverage



Concord Group Insurance's Identity Theft coverage will help you minimize any potential damage to your finances and your good name.

Identify theft is a rapidly growing threat. According to the Federal Trade Commission, 5,000 people in New England were victims of identity theft in one year. These crimes range from unauthorized use of credit cards to duplication of a person's entire identity.

In the case of unauthorized credit card charges, your credit card company may pay for the unauthorized charges, but you should expect to spend 60 hours or more to resolve the theft - time that your credit card company will not reimburse you for. And if the damage is more extensive, you can spend months or years and thousands of dollars restoring your good name and credit record.

Be prepared. Add Identity Theft coverage to your Concord Group Insurance homeowners' policy. Our Identity Theft coverage will help you navigate the process of restoring and reclaiming your identity, should this crime happen to you.

To find out more, contact your local professional independent insurance agent or Concord Group Insurance at **800-852-3380** or on the web, www.concordgroupinsurance.com

About Identity Theft

- Requires just one piece of information
- 5,000 victims in New England in one year
- Victims spend months or years to restore their identity and credit record

Navigate the identity theft resolution process with help from Concord Group Insurance.



Our Identity Theft coverage includes:

- Up to \$15,000 for expenses such as notarizing affidavits, certified mail, lost income, and attorney fees
- A personal advocate to work with you until the identity theft crisis is resolved
- Systematic notification of credit reporting and issuing agencies, businesses, and institutions
- Preparation of all needed documents
- One year credit monitoring
- One year of follow-up alerts, phone calls, and status checks to avoid recurrence

This is only a summary. See your policy contract for detailed coverages.