



Don't be an easy target for **identity theft**.

Identity theft is the fastest growing crime in the U.S., affecting 10 million people a year. Fortunately, Utica First provides reimbursement coverage, plus FREE comprehensive expert resolution services for your peace of mind.

All Utica First homeowners policyholders receive **FREE Identity Theft Resolution and Identification Document Recovery** provided by Identity Theft 911, America's leader in identity theft resolution and education. If you become a victim of identity theft, you'll immediately be assigned to a dedicated fraud resolution expert who will save you months of frustrating, time-consuming effort trying to regain control over your identity.

Should you wish to have additional financial protection, for a reasonable charge, Utica First offers **Identity Theft Expense Coverage** – ranging from \$5,000 and \$25,000 to pay for additional costs incurred while recovering from an identity theft event. It includes telephone, notary and certified mail charges; loan reapplication, document reproduction, and attorney fees (with prior consent); plus lost wages for time taken from work (max. \$250 per day).

Identity Theft Resolution

If you are a victim of identity theft or account takeover, or you need assistance handling suspicious account activity, you'll receive:

- Assistance filing a police report, creating a fraud victim affidavit and a comprehensive case file for investigative and claims handling purposes.
- Assistance handling all documentation and phone calls needed to resolve your case.
- 3-in-1 credit report, 1 year of credit monitoring.
- 1 year of fraud monitoring of more than 1000 public records databases.
- Optional credit file freezes where available.
- Assistance for victims of wallet and purse theft.
- An additional year of active follow-up.
- Ongoing threat alerts, tips and education at: www.uticafirstidtheft.com

Identification Document Recovery

Victims of a natural disaster, flood or home fire who have lost their personal identification, legal or financial documents will receive:

- Assistance with emergency authentication and coordination with aid organizations.
- Assistance in handling insurance claims and accessing records.
- Assistance in retrieving, replacing or recreating lost or destroyed legal, financial or personal identification documents.
- A communications hub for relaying messages to and from law enforcement and government agencies, employers and relatives, and other relevant institutions.

As a Utica First homeowner policyholder you have access to our identity theft website, which we encourage you to visit regularly:

www.uticafirstidtheft.com.

Are you a victim of **identity theft**?

If your identity has been compromised or you need immediate document assistance due to a catastrophic loss, call Utica First at **1-800-456-4556** and we will connect you to a fraud specialist at Identity Theft 911 who will guide you one-on-one through the process of restoring your identity, credit and good name. Should you have any identity theft related expenses, Utica First is there to help.

Consider the following regional statistics*, filed by the FTC in 2005:

Impact in the state of **New York**...

- The victimization rate for households in New York was 11.5%.
- New York ranked 8th out of 50 states for per capita identity theft complaints.
- Losses due to identity theft were 10.2 times greater than aggregate losses from burglary, larceny theft, and motor vehicle theft.
- The state's identity theft cost enterprises and victims nearly \$5.7 billion.

Pennsylvania...

- An estimated 364,000 Pennsylvania residents were victims of identity theft.
- Identity theft cost Pennsylvania enterprises and victims nearly \$2.4 billion and drained over 17 million hours in victim resolution.
- The victimization rate for households in Pennsylvania was 7.3%.

Connecticut...

- Identity theft in Connecticut increased by 67.2% since 2002.
- The victimization rate for households in Connecticut was 7.1%.

*Source: Identity Theft 911, LLC

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Identity Theft **911**[®]



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