

## Identity Theft Protection: Available In Package Choice

### Protection Against Losses From The Fastest Growing Crime in the US

#### What is Identity Theft?

Identity theft is a crime. It occurs when someone fraudulently obtains and uses another individual's personal information such as their name, Social Security number, credit card or bank account number or medical record information. Criminals can use stolen personal information to commit fraud or other crimes, doing massive damage to a victim's credit and reputation.

#### The Facts

Identity theft is a very real problem. According to Gartner Research, in 2006, 15 million people became victims of identity theft. That means about 28 people per minute – a new victim every two seconds. According to the Privacy Rights Clearinghouse, over 215,000,000 personal records were breached between January 2005 and May 2008.

#### The Impact

On average, it takes victims of identity theft 60 hours and \$1,200 to correct the problem. Many victims spend months recovering their identity and credit records and, in many cases, the out-of-pocket expenses run into the thousands of dollars. As a small business owner, your credit is often tied to your business. So denial of

credit or a credit freeze could have disastrous implications for your business.

#### The Practical Solution

Some identity theft insurance products offered by banks and insurers only cover out-of-pocket expenses, while others attempt to reduce the likelihood that identity will be stolen in the first place. The Hartford's offering, through Package Choice, is different. It is designed to address the larger problem – the time and effort it takes to correct the problem once it has occurred – with three main components:

- An Identity Recovery Help Line
- Case Management Services
- Expense Reimbursement Insurance

Our services can cut the time it takes for identity theft victims to recover by guiding them through the various procedures needed to correct credit history and identity records.

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## New Enhancements to Package Choice ID Theft

Package Choice and The Hartford have always worked hard to provide gold-standard coverages for you. *Now we've expanded our Identity Recovery offering with important new features including:*

### ***Full-Time Employees Now Covered Too – for Free***

What would happen to your business if a key employee became a victim of identity theft? As a small business owner, you can't afford to have key employees distracted by the nightmare of recovering credit. Employees need to be at work and focused on the job! You need to have peace of mind in the event of identity theft, whether it occurs to you directly, or to your employees.

### ***Help with Reimbursement for Lost Wages, Child and Elder Care –***

Meeting with law enforcement, creditors, financial institutions and others to identify errors and correct records may require time away from work and family members. The Hartford can help to reimburse for lost wages and the cost to provide alternate child or elder care. Reimbursement of these expenses is subject to a daily limit of \$250 and a total limit of \$5,000.

### ***Mental Health Counseling –***

Being an identity theft victim can be extremely stressful. Many liken the emotional impact to that felt by victims of more violent crimes.

Hartford's program provides coverage for mental health counseling. This coverage is subject to a limit of \$1,000.

***Coverage Provided for Identity Theft Committed by a Family Member*** – According to the Federal Trade Commission, 9% of all victims indicate that a family member was the person responsible for misusing their personal information. Coverage has been expanded to include identity theft committed by a family member.

### ***Misuse of Valid Bank Accounts or Credit Cards –***

According to the Federal Trade Commission, 67% of all victims said they had an existing credit card account misused and 19% said their existing checking or savings accounts were misused. The definition of "identity theft" has been expanded to include bank account or credit card misuse.

***Identity Recovery Deductible*** – Now a \$250 deductible applies. Previously, identity recovery was subject to the policy deductible, which in most cases was higher than \$250.

Gold-Standard Coverage from a Name You Can Trust! The Hartford and Package Choice.

Contact us at [packagechoice@hillusher.com](mailto:packagechoice@hillusher.com)  
Or 866-977-4725 for more information.



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