

# IDENTITY PROTECTION

[IDENTITY RECOVERY COVERAGE]

## Why You Need Coverage.

When someone's identity is stolen, it's a personal crisis. When that person is a business owner, partner, or other key employee within a company, identity theft becomes a business problem as well. Identity theft victims may need to spend time and divert attention from work duties to the demands and stresses of restoring their identities.

Unfortunately, identity theft is one of the fastest-growing problems in America, making it more important than ever that businesses protect themselves from the impact of identity theft on their employees.

## What Is Identity Recovery Coverage?

Unfortunately, in today's online society it is easier than ever to be a victim of identity theft, which is the number one consumer complaint made to the FTC. Millions of people report having their identities compromised each year, with total losses nationwide exceeding \$25 billion.

Recovering one's identity can cause months of frustration and countless hours spent in phone calls, emails, and other tasks needed to fix the damage that an identity thief can cause.

Identity recovery pays the expenses required to correct damage to an individual's credit ratings and to restore personal identity—costs that card issuers or other financial institutions don't typically pay when fraudulent charges are incurred.



**Losses Can Occur By:**

- An unauthorized person gaining access to your computer system
- Device loss (laptops, cell phones, USB flash drives, and more)
- Misplacement or theft of paper documents and files

**Employee or Owner Information at Risk:**

- Names and addresses
- Social Security numbers
- Dates of birth
- Account numbers

**ACUITY's Identity Recovery Coverage**

Coverage includes:

- A \$25,000 annual aggregate limit with no deductible
- \$5,000 for lost wages and child or elder care
- Miscellaneous expenses up to \$1,000
- Mental health counseling up to \$1,000

**How to Apply**

Contact your agent for more information.



**CYBER SUITE**  
FROM ACUITY

## It Can Happen to Anyone!

A business owner discovered that someone had attempted to open a fraudulent bank account in her name and access \$20,000 from her line of credit. The owner lost 15 hours from work in discussions with the bank and police.

The fraud attempts created unfavorable history on the owner's credit reports. Identity Recovery Coverage helped the owner dispute the unauthorized account history and restore her credit reports to pre-theft status.

**ACUITY**

*For All That Matters*

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