



Your identity is an easy target.

Your name, reputation and good credit are things you may take for granted. Until someone else takes them away. Getting them back is only the first step in putting your life back together.

Partnering with Identity Theft 911®, The Hanover can give you proactive measures to take, and, if you do become a victim provide an array of restoration services. You may also be eligible for expense reimbursement through your existing homeowners policy.

Why The Hanover?

The Hanover is a leading Property and Casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology of the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and is backed by our financial strength rating of "A" (Excellent) from A.M. Best.

All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. For more information about The Hanover visit our website at www.hanover.com.

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hanover.com/personalinsurance



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Personal Lines

Identity Protection Program

Do you know how many people
wish they were you?

Identity protection from The Hanover

Criminals can easily assume your name and steal your personal financial information to obtain money, credit cards, loans or property—then leave you holding the bag when creditors try to collect.

You can lose even more when you take action to restore your identity: lost wages, legal fees and other expenses can add up fast. How would you fix this? Do you even know where you'd start?

Professional assistance gives you peace of mind

Your Hanover homeowners policy can be enhanced to include a full-spectrum Identity Protection Program. Ensuring your homeowners policy has coverage for credit card, forgery, fund transfer, and counterfeit money is the first step. When you add the Identity Protection Program, you'll get:

- Sophisticated proactive services;
- Expense reimbursement coverage;
- Document replacement assistance; and
- Outstanding identity restoration services.

Coverage and service applies worldwide.

The Facts on Identity Theft:

- Total time spent to resolve cases averaged more than 37 hours per victim.*
- 12.6 million U.S. victims in 2012—a new victim every three seconds.*
- First on the FTC's list of consumer complaints for three consecutive years.*

*2013 Federal Trade Commission
2013 Javelin Strategy & Research



Proactive Services

You don't have to file a claim to benefit. With The Hanover's partnership with IDentity Theft 911 (IDT911), you can call any time or go online to **hanoverIDprotection.com** to find out how to take proactive measures against identity fraud. Or contact us for help replacing lost, stolen or destroyed identification and documents—including passports, drivers' licenses and much more.

Credit Card Fraud Coverage

Your homeowners policy can provide coverage for losses caused by credit card, forgery, fund transfer and counterfeit money fraud. Check your policy or call your agent to be sure you're covered.



Expense Reimbursement

The Identity Fraud Endorsement provides reimbursement, up to your policy limit, for lost wages due to court appearances, meetings, document preparation, mailings and other expenses.

Restoration Services

The Identity Protection Program provides proactive restoration services for rapid and effective resolution.

IDT911 can help you fill out forms, monitor your credit, provide guidance and more! Plus, these services are available to your entire household.

Service Highlights:

- Email Compromise Assist
- Break-in Recovery
- Disaster Recovery
- Assisted Living Fraud Support
- Document Replacement Services
- Credit and fraud monitoring for victims
- Services to all household members—not just the policyholder
- Offered in an alliance with Identity Theft 911

▶ Act Today

Ask your local Hanover agent for more details, or visit **hanover.com** for more information and to find an agent in your area.