

## WHAT IS IDENTITY THEFT?

- Identity theft occurs when someone other than you, uses your good name, credit history and assets for their personal gain.
- The three main reason they steal other peoples identities are:
  - Financial gain
  - Obtain a better life
  - Use your identity for criminal purposes
- **Ways they get your information**
  - Dumpster diving
  - Un-secure mailboxes
  - Pretending to be a legitimate business
  - Working as a cashier
  - Using the internet
  - Employee or customer files
  - Dumpster diving
  - Stealing purses and wallets (#1 source)
- **Cost to Victims**
  - Identity theft is a crime! An individual who experiences an identity theft incident will have the same emotional feelings and stress associated with other crimes. There is a healing process and it will take time.
  - Everyone is at risk of becoming a victim, regardless of race, sex, age, religion, computer user or non-computer user.
- **While the risk of identity theft cannot be eliminated, you can manage it.**
  - The first step is to be aware.
  - Know the latest prevention techniques. These techniques will provide you with simple ways to protect your identity.
  - Following some simple steps can save you time, money and the stress involved in recovering from identity theft.

## HOW CAN IDENTITY THEFT SMART HELP YOU?

- Raises your awareness level and provides you with educational information about identity theft
- Educates you how to minimize the risk of becoming an identity theft victim
- Provides you with financial reimbursement for identity theft victim's out-of-pocket expenses
- Assists you with the recovery process, if you become an identity theft victim.
- Teaches you to Become... "Identity Theft Smart"<sup>SM</sup>

Visit Us At:

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Identity theft can not be prevented  
but the risk can be minimized



# IDENTITY THEFT SMART<sup>SM</sup> PRODUCT SUMMARY



**AIG Identity Theft and Fraud Division**

\*(Insurance underwritten by member companies of American International Group, Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. For questions about coverage, please contact customerservice@identitytheftsmart.com or 866-756-2400. Coverage not available to residents of New York and may not be available in all jurisdictions).

	<b>Personal Protection Plan®</b>	<b>Family Plan Plus™</b>	<b>Complete Protection Plan™</b>
<b>Price of Plan</b>	\$29.95/yr.	\$49.95/yr.	\$119.95/yr.
<b>Who Is Covered</b>	Individual	Up to 2 adults & all children under the age of 23 residing in the same household	Up to 2 adults & all children under the age of 23 residing in the same household
<b>Limit of Identity Theft Insurance*</b>	Up to \$10,000 per individual	Up to \$25,000 per family member	Up to \$25,000 per family member
<b>Deductible</b>	\$0.00	\$0.00	\$0.00
<b>Loss Wages Sublimit*</b>	\$500/week per individual 4 weeks max.	\$1,000/week per family member 4 weeks max.	\$2,500/week per family member 4 weeks max.
<b>Self Employed Wages Covered</b>	No	No	Included
<b>ID Theft by Family Member Included</b>	No	No	Included
<b>Criminal Defense Expense</b>	No	No	Included
<b>Reporting Period</b>	6 months	12 months	12 months
<b>Education</b>			
• E-Mail Alerts	Included	Included	Included
• Identity Theft Prevention Tips	Included	Included	Included
• Monthly E-Mail Newsletter	Included	Included	Included
<b>Victim's 24/7 Customer Service Line</b>	Included	Included	Included
<b>Member Only Web Site</b>	Included	Included	Included
<b>Member Only Resource Links</b>	Included	Included	Included
<b>Restoration Specialist Assistance</b>	No	No	Included
<b>Add Additional Family Members</b>	Available as an Add-On for \$5.00 to add spouse	Included	Included
<b>Computer Protection Plan<sup>SM</sup></b>			
• E-Mail Virus Alerts	Included for one personal computer in your household	Included for all personal computers in your household	Included for all personal computers in your household
• Up to \$1,000 in Computer Virus and Physical Damage Insurance*			
<b>Endorsed by Numerous Associations</b>	Yes	Yes	Yes