

BENEFITS TO YOUR BUSINESS

- **Cutting edge benefit, offers high value at low cost:**
In a time when most companies are cutting benefits, this is an affordable benefit to be able to give to an employee.
- **Increase employee retention:**
Help attract and retain valuable employees.
- **Your employees have a real need for identity theft education, and if they become a victim the value to them escalates:**
Nearly 1 in 8 individuals have experienced some type of an identity theft event in the past 5 years and the number is only going to grow.
- **Helps minimize employees risk of an identity theft incident.**
Minimizes need for employee to take time off to correct identity theft issues. Less time off means increased productivity.
- **The insurance module has a reimbursement for lost wages:**
The average identity theft event takes over 600 hours to clear up.
- **This plan is owned by the employer and is based on an average number of enrolled employees.**
Therefore, additions and deletions of employees can be reported to IT Risk Managers, Inc. quarterly.

BENEFITS TO YOUR EMPLOYEES

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

**Increase Employee Satisfaction
& Reduce Costs!**

Chase Carmen Hunter Insurance

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



IDENTITY THEFT SMARTSM 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).

	Personal Protection Plan®	Family Plan Plus™	Complete Protection Plan™
Price of Employee Benefit Plan	\$12.00/yr.	\$36.00/yr.	\$89.00/yr.
Price of Plan	\$29.95/yr.	\$49.95/yr.	\$119.95/yr.
Who Is Covered	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
Limit of Identity Theft Insurance*	Up to \$10,000 per individual	Up to \$25,000 per family member	Up to \$25,000 per family member
Deductible	\$0.00	\$0.00	\$0.00
Loss Wages Sublimit*	\$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.
Self Employed Wages Covered	No	No	Included
ID Theft by Family Member Included	No	No	Included
Criminal Defense Expense	No	No	Included
Reporting Period	6 months	12 months	12 months
Education			
• E-Mail Alerts	Included	Included	Included
• Identity Theft Prevention Tips	Included	Included	Included
• Monthly E-Mail Newsletter	Included	Included	Included
Victim's 24/7 Customer Service Line	Included	Included	Included
Member Only Web Site	Included	Included	Included
Member Only Resource Links	Included	Included	Included
Restoration Specialist Assistance	No	No	Included
Add Additional Family Members	Available as an Add-On for \$5.00 to add spouse	Included	Included
Computer Protection Plan SM			
• E-Mail Virus Alerts			
• Up to \$1,000 in Computer Virus and Physical Damage Insurance*	Included for one personal computer in your household	Included for all personal computers in your household	Included for all personal computers in your household
Endorsed by Numerous Associations	Yes	Yes	Yes