

## IDENTITY THEFT— AMERICA'S FASTEST GROWING CRIME...

Despite your best efforts to protect your personal information and avoid becoming an identity theft victim, there is no perfect defense. Recovering from the damage done by an identity thief can be a long and arduous process. That's why Cumberland Insurance Group now provides homeowners policyholders, as well as their resident family members with **Identity Theft Resolution Services**, powered by Identity Theft 911, the nation's leading provider of resolution services and fraud education—*at no additional cost to you the policyholder.*

With **Identity Theft Resolution Services** you get unlimited *claims-free* access to a highly experienced fraud specialist whenever you have a concern about the safety of your personal information. Whether you have a serious identity theft crisis or need to take preventative measures regarding a lost or stolen wallet, you won't have to struggle on your own. Your personal advocate will guide you one-on-one through the complicated resolution process from start to finish, and will even follow-up months after resolution is complete.

### EXPERT ASSISTANCE IS ONLY A PHONE CALL AWAY...

If you suspect your identity has been compromised or have *any* identity-related concerns, call Cumberland Insurance Group's Claims Department at 800-232-6992 ext. 1248, to be referred to a personal advocate from Identity Theft 911. Don't wait until you're a victim to call.

To learn more about this free service visit :  
[cumberlandgroup.com/idresolution](http://cumberlandgroup.com/idresolution)



1-800-232-6992

[www.cumberlandgroup.com](http://www.cumberlandgroup.com)



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CUMBERLAND INSURANCE GROUP

**FREE**  
**IDENTITY**  
**THEFT**  
**RESOLUTION**  
**SERVICES**

ON  
HOMEOWNER  
POLICIES

POWERED BY

Identity Theft **911**<sup>®</sup>

## IDENTITY THEFT RESOLUTION SERVICES INCLUDE....

If you are a victim of identity theft or account takeover, or you need assistance handling suspicious account activity, you'll receive:

- ... Unlimited one-on-one access to fraud specialist who will handle all the work
- ... Proactive assistance after any suspicious activity
- ... Advocate-assisted fraud alerts and credit file freeze placed with all credit bureaus
- ... Systematic notification and preparation of all necessary documentation, including assistance
- ... Filing a police report and applying for an Identity Theft Passport
- ... Enrollment in one year of credit of credit monitoring, including initial 3-in-1 credit report
- ... Enrollment in one year fraud monitoring of more than 1,000 public records databases
- ... An additional year of active follow-up
- ... News alerts and ongoing education available at: [www.cumberlandgroup-idtheft.com](http://www.cumberlandgroup-idtheft.com)

## DID YOU KNOW...

- ... Identity theft has been the #1 consumer complaint for 7 consecutive years.
- ... There are 27,000 new victims daily.
- ... Without professional assistance it could take an average of 175 hours to restore your identity.
- ... National losses stemming from identity theft have been 3.5 times greater than losses from burglary, larceny, theft and motor vehicle theft combined.

## ADDITIONAL PROTECTION AVAILABLE:

Cumberland Insurance Group also offers an *optional* Identity Theft Expense Coverage (MPL 46), for out-of-pocket expenses incurred by you as a result of identity theft. This coverage can be added from \$10,000 to \$25,000, starting at a \$25 charge. To learn more about this endorsement, or to purchase, please contact your agent.



**Identity Theft  
Expense Coverage.  
(MPL 46)**



## CONTINUED AWARENESS IS KEY....

While no one is immune to identity theft, proactive awareness is your best line of defense. That's why Cumberland Insurance Group brings you useful educational resources to help minimize your risk of exposure. You'll have access to up-to-the-minute news alerts, in-depth articles, monthly newsletters, and a wealth of preventive guidelines — all readily available at:

[cumberlandgroup-idtheft.com](http://cumberlandgroup-idtheft.com)

## STEPS TO REDUCE YOUR RISK...

- ... Do not carry your Social Security card or write your SSN on checks.
- ... Do not provide your personal information via mail, phone or Internet except to confirmed legitimate sources.
- ... Shred anything that contains your name, address, or other sensitive data before discarding, using a crosscut shredder.
- ... Use online bill-pay to eliminate confidential data from your mail.

For more tips on how to protect your identity, visit [cumberlandgroup.com/idresolution](http://cumberlandgroup.com/idresolution) and click the education link.