

**Identity Theft can happen to anyone.**

**27,000**  
victims every day

**\$4,800**  
cost per victim

**At Sterling Insurance Company we'll protect more than your home and personal belongings.**

*We'll help protect your identity as well.*

Identity theft is a serious crime. It can cost thousands of dollars and take months or even years to clear up a good name and restore your credit history. Identity theft can cost its victims lost job opportunities and refusals for loans, and it often causes feelings of humiliation, anger and frustration.

### Did you know...

- Every day, 27,000 people become victims of identity theft.
- Identity theft complaints have topped every other category filed with the Federal Trade Commission for six consecutive years.
- The average cost of identity theft is \$4,800 per victim.

## How Sterling Helps Keep You Protected

Adding Identity Fraud Expense coverage to your home owner policy can help you avoid these hardships and recover more quickly from a stolen identity — *and it adds just \$10 to your annual premium.*

### Sterling will provide:

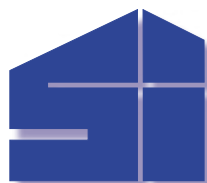
#### Identity Fraud Expense Coverage

We will pay up to \$10,000 for reasonable and necessary expenses incurred as a result of identity fraud or an account takeover (certain exclusions apply).

Coverage includes:

- Lost income of up to \$100 per day. (\$1,000 maximum)
- Costs of notarizing affidavits and reproducing documents
- Costs of certified mail to law enforcement agencies
- Attorney fees incurred as a result of an identity fraud
- Costs of long distance telephone calls to merchants, law enforcement agencies, etc.
- A \$100 deductible applies to this coverage.

**Sterling Insurance Company**



**Give your identity the protection it deserves**

## Advocacy Services

(Claims free and no deductible.)

With Sterling's Identity Fraud Expense coverage, you will also receive our Identity Theft Recovery Service provided by Identity Theft 911®, the nation's leader in identity management and fraud education. If you become a victim of identity theft or an account takeover, a dedicated fraud resolution expert will work with you one-on-one until your crisis is resolved.

**This service will guide you through the process of restoring your identity. It includes:**

- Unlimited one-on-one access to a fraud specialist.
- Proactive assistance after theft or loss of wallet/purse (to minimize risk)
- FREE advocate-assisted fraud alerts placed with all credit bureaus.
- Assistance and guidance filing a police report
- Assistance replacing checks, credit and debit cards
- Assistance handling records of the deceased
- Notification and preparation of all necessary documentation, including an Identity Theft Passport (where available).
- FREE 3-in-1 credit report and assistance with credit file freeze for victims of identity theft.
- One year enrollment in state-of-the-art credit monitoring and fraud monitoring of more than 1,000 public record databases for victims of identity theft.
- An additional year of active follow-up after resolution.
- Preventative resources, including in-depth articles, up-to-the-minute news alerts, and more at [www.sterlingins-idtheft.com](http://www.sterlingins-idtheft.com)

**Identity Theft 911®**



## Identity Theft coverage is affordable and can help give you peace of mind

knowing you'll have Sterling and Identity Theft 911® behind you if your identity is stolen. Call your agent to find out more about this valuable protection.

Visit [www.sterlingins-idtheft.com](http://www.sterlingins-idtheft.com) for up-to-the-minute news alerts, in-depth articles and interviews, frequently asked questions, and a wealth of preventative guidelines. The more you know about identity theft, the more effectively you can protect against it.

This folder is merely a summary of coverages and not a statement of contract. All coverages are subject to the exclusions and conditions in the policy contract.

**YOUR LOCAL INDEPENDENT AGENT  
CAN BEST SERVE YOU...**



**Local** — Always available for advice and service.

**Independent** — Not employed by a single company but rather represents various companies in order to provide you with insurance coverage tailored to your individual requirements.

**Agent** — Your independent agent has a superior knowledge of insurance.

**For You** — Peace of mind knowing that your insurance needs are being handled by a professional.



**Sterling Insurance  
Company**

Since 1895

OUR REPRESENTATIVE

**Sterling Insurance  
Company**

## **IDENTITY THEFT AND ADVOCACY SERVICE PROGRAM**



We Live in New York. We Work in New York.  
We Insure New York.

**Rated A (Excellent) by  
A. M. Best**