

# Identity Fraud Expense Coverage



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### For Patriot Insurance Homeowners Policyholders

Identity fraud is the fastest growing crime in the nation. In our digital world, identity thieves can get access to credit card numbers, bank accounts, social security numbers, private passwords, and a host of other personal and private information about you. They can destroy lives and ruin finances with a few clicks of a button.



Risks to your identity and credit may come by telephone, in person or through the Internet requesting your personal information in seemingly innocent ways.

### You can minimize the risk for loss by following a few simple guidelines:

- Never give out your credit card number over the telephone unless you have initiated the phone call.
- Never throw away ATM receipts, credit statements, credit cards or bank statements. Cross-shredding is recommended for disposal of such information.
- Reconcile your bank account on a monthly basis and notify your bank immediately if a discrepancy is noted.
- Review a copy of your credit report on an annual basis at a minimum. Notify the credit bureau in writing of any questionable entries on your credit statement and follow through until they are adequately explained or removed.
- Report any unauthorized financial transactions to your bank or credit card company, and notify the police as soon as you detect them.
- Keep a list of telephone numbers to call to report the loss of your wallet, purse, credit cards or other important financial items.
- If your identity has been assumed, ask the credit bureau to print a statement in your credit report detailing the situation.
- If you become aware of an individual who receives mail from credit card companies or banks in the names of others, notify your local or federal law enforcement authorities.

### Identity Fraud Expense Coverage

Patriot Insurance offers \$15,000 of coverage for expenses incurred while resolving an identity theft. For more information regarding this coverage or to add this coverage to your policy, please contact local Independent Insurance Agent.

Contact your local Patriot Insurance Independent Agent for details.

Visit [www.patriotinsuranceco.com](http://www.patriotinsuranceco.com) and utilize our Agency locator to find an Agency near you.



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