



**CHUBB
PERSONAL
INSURANCE**



Your identity is your own. Let's keep it that way.

*Identity Theft Resolution Services and Education
for Chubb Homeowner and Automobile Policyholders*

For Immediate Assistance

If you think your identity has been stolen or you need immediate identity recovery assistance due to a catastrophic loss such as a hurricane, home fire or flood, call the Chubb Claim Center at **1.800.CLAIMS.0** (1.800.252.4670). For proactive inquiries regarding potential identity theft (such as a lost or stolen purse or wallet), call the Chubb Customer Care Team at **1.866.324.8222**.

Did You Know...

- Identity theft has been first on the Federal Trade Commission's list of consumer complaints for 12 consecutive years.
- The number of identity theft victims in 2011 was 11.6 million—with a new victim nearly every 3 seconds!
- Consumer out-of-pocket costs averaged more than \$630 per victim.
- Total time spent to resolve cases averaged more than 33 hours per victim.

(Source: 2012 Federal Trade Commission complaint data; 2012 Javelin Strategy & Research)

Identity Theft Can Happen to Anyone. But You Don't Have to Face the Risk Alone.

Although identity theft is the fastest-growing crime in the United States, it is not just a financial problem. Strong emotions such as fear, anger, helplessness and frustration may overwhelm a victim of identity theft or lost identity. Many individuals have no idea how to handle their situation or to whom they should turn for guidance. Promptly and properly notifying credit and law enforcement agencies as well as other relevant institutions can be a daunting task for anyone trying to resolve the crisis on their own. That's why Chubb is proud to offer complimentary Identity Theft Resolution Services to our homeowner and automobile policyholders through Identity Theft 911® — a leader in identity theft recovery, defense and education for more than seven million U.S. households. If your identity has been compromised, a highly experienced fraud specialist will work with you one-on-one to quickly resolve the crisis, so you can get on with your life.

Complimentary Identity Theft Resolution Services

If you are a victim of identity theft or you need assistance handling suspicious account activity, you and your covered household members can receive the following:

- Systematic notification and assistance with filing a police report, creating a fraud victim affidavit and developing a comprehensive case file for investigative and claim-handling purposes
- Assistance with all documentation and phone calls needed to resolve your case
- A three-in-one credit report
- One year of credit monitoring
- One year of fraud monitoring of more than 1,000 public records databases
- Optional credit file freezes and assistance with state identity theft passport programs, where available
- Assistance for victims of wallet and purse theft
- An additional year of active follow-up service to avoid recurrence
- Ongoing threat alerts, tips and education at **www.chubbidtheft.com**

(continued)



Identification Document Recovery (Identity Disaster Recovery)

Victims of a natural or man-made disaster (such as a hurricane, earthquake, flood, home fire or terrorist attack) who have lost their personal identification or legal or financial documents will receive assistance with the following:

- Emergency authentication and coordination with aid organizations
- Insurance claim handling
- Retrieving, replacing or recreating lost or destroyed legal, financial or personal identification documents
- Communicating messages to and from law enforcement and government agencies, employers and relatives, and other relevant institutions

Fraud Specialists Are on Standby Ready to Resolve and Help Prevent Identity Theft at Key Stages of Life:

- **Child risk services** — to help your minor child's identity recover from identity theft
- **Marriage services** — to provide name-change assistance, creditor notification and other identity-related services to engaged couples, newlyweds and recently divorced people
- **Tax-related identity services** — to protect you against tax-related fraud and, if it does occur to get personal assistance to detect it, provide the IRS with necessary documentation, and prove your identity
- **Military identity services** — to defend your identity while you defend our country by placing a military fraud alert to protect your good name
- **Medical identity services** — to help clear up the damage from fraudulent insurance claims and false medical services, stopping relentless collection agencies, and correcting your treatment files before a catastrophe occurs
- **Travel identity services** — to help keep identity thieves off your travel itinerary by helping you recover lost or stolen passports, credit cards and identification when you're traveling
- **Relocation services** — to help protect your identity when you're on the move and make sure your sensitive information moves safely with you
- **Break-in services** — to help keep your personal data safe if thieves break into your home, auto or boat
- **Debt tagging** — to run a quick credit check to determine if debt that collectors targeted you for was actually attached to your credit files and to contact collection agencies if necessary to update incorrect entries
- **Assistance after the death of a loved one** — to help minimize the risk to survivors by stepping in to lock down the deceased's personal and financial information, systematically notifying credit issuers, and helping to secure death certificates

Proactive Inquiries and Ongoing Education

For articles and interviews on identity theft crime, alerts on the latest national scams and security breaches, and a wealth of identity theft prevention information, visit www.chubbidtheft.com. Call the Chubb Customer Care Team at **1.866.324.8222** for proactive inquiries regarding potential identity theft.