

## **PERSONAL IDENTITY COVERAGE**

### **Coverage Summary**

The process of recovering from identity theft is expensive, time consuming and frustrating. Clearing one's name becomes a second job and some victims report that they have spent years trying to clear their credit report. To combat this problem, the identity theft endorsement being made available as part of the Real Estate Licensee Professional Liability Policy provides expert assistance and financial relief should a real estate agent become a victim of identity theft. The endorsement provides up to \$25,000 of identity theft insurance (\$0 deductible) to the real estate agent and his or her family. The coverage provided by the endorsement includes:

- Lost Wages – Coverage is provided for lost wages as a result of time off work to address problems and correct errors caused by an identify theft up to \$1,000 a week for a maximum of 5 weeks.
- Reimbursement of Expenses – Expenses related to the recovery of a victim's identity, including defense costs for certain civil and criminal suits, cost of travel up to \$500, re-filing for loans and reimbursement of fees.
- Unparalleled Customer Service – Highly trained identity theft specialists are on call 24/7 to guide individuals through the process of restoring their identity profiles and credit records. An ID Theft Recovery Kit is provided to each victim and victims are assigned a personal case manager who can do much of the recovery work on the victim's behalf.

Personal Identity Coverage will be added on an opt-in basis and endorsed to the policy as evidenced by the certificate issued to the licensee. Cost of coverage is \$13.50. Please refer to the actual endorsement for full details of coverage.

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