



Identity theft expense coverage summary

Travelers can pay up to \$25,000 for “expenses” incurred by an “insured” as the direct result of any one “identity fraud” discovered during the policy period. Additionally, customers will have access to “resolution services” from a consumer fraud specialist who will assist them in the process of restoring their identity.



Expense Reimbursement Coverage

Coverage Limit	\$25,000
Lost wages as a result of time taken off from work to deal with identity theft	Up to \$1,000/week for max of 5 weeks
Notary and certified mail charges for completing and delivering fraud affidavits	Included
Fees to re-apply for loans denied due to erroneous credit information due to the identity fraud	Included
Long distance telephone charges for calling merchants, law enforcement agencies or credit grantors to discuss an actual identity fraud	Included
Daycare and eldercare expenses incurred by an insured as a direct result of identity fraud	Included
Certain attorney fees incurred, with Travelers prior consent	Included

Resolution Services

Customers will access professional assistance from a consumer fraud specialist.

- Ordering credit reports
- Place fraud alerts with major credit reporting agencies
- Enroll in six months of daily credit monitoring
- Complete dispute letters on the customer's behalf for approval and signature

The Travelers Indemnity Company
and its property casualty affiliates
One Tower Square
Hartford, CT 06183

travelers.com

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This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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