

# Midstate Mutual's FREE Identity Protection

"Protecting our customers since 1879"



## Identity Theft Can Happen To Anyone.

Identity theft is the fastest growing crime in the U.S., affecting 10 million people a year. Fortunately, Midstate Mutual Insurance Company combines expense reimbursement coverage with comprehensive expert resolution services to provide you with peace of mind.

Midstate Mutual's **Identity Fraud Endorsement** is provided at NO charge to all policyholders insuring their primary residence, including Homeowners, Mobilehomeowners, Farmowners and Fire Pac policyholders. This endorsement, subject to a \$100 deductible, covers up to \$10,000 for certain out-of-pocket fraud-related expenses incurred during the policy period. For details refer to the attached ML-189 Identity Fraud Endorsement form.

In addition, we give you **FREE Identity Theft Resolution** provided by Identity Theft 911, America's leader in identity theft resolution and education. Should you become a victim of identity theft or account takeover, or you need assistance handling suspicious account activity, call Midstate Mutual and we will assign you to a dedicated fraud resolution expert from Identity Theft 911 who will save you months of frustrating, time-consuming effort trying to regain control over your identity.

## Two-Fold Protection Program at NO Extra Cost

Should you have any identity-related concerns, call Midstate Mutual at **800-826-8520** and we will connect you to a fraud specialist at Identity Theft 911 who will guide you one-on-one through the process of restoring your identity, credit and good name. If you need help with a claim for covered identity theft expenses, you can depend on Midstate Mutual Insurance Company — "Protecting our customers since 1879".

Powered by **Identity Theft 911**<sup>®</sup>

## Identity Theft Resolution Services

If you are a victim of identity theft or account takeover, or you need assistance handling suspicious account activity, you'll receive:

- Assistance for victims of wallet and purse theft.
- Assistance filing a police report, creating a fraud victim affidavit and a comprehensive case file for investigative and claims handling purposes.
- Assistance handling all documentation and phone calls needed to resolve your case.
- 3-in-1 credit report, 1 year of credit monitoring.
- 1 year of fraud monitoring of more than 1000 public records databases.
- Optional credit file freezes where available.
- An additional year of active follow-up.
- Ongoing threat alerts, tips and education

As a Midstate Mutual Insurance Company farm and homeowner policyholder you have access to our identity theft website, which we encourage you to visit: [www.MidstateMutual-IDTheft.com](http://www.MidstateMutual-IDTheft.com).

## Consider The Impact Of Identity Theft In The State Of New York:\*

- The victimization rate for households was 11.5%.
- New York ranked 8th out of 50 states for per capita identity theft complaints.
- Losses due to identity theft were 10.2 times greater than aggregate losses from burglary, larceny theft, and motor vehicle theft.
- The state's identity theft cost enterprises and victims nearly \$5.7 billion.
- An estimated 801,000 New York residents were victims of identity theft, a victim rate of 4.2%.

\*Statistics filed by the FTC in 2005 – Source: Identity Theft 911, LLC