

What is
your identity
worth?



*Identity Theft Expense Coverage
and Advocacy Services*

The Cincinnati Insurance Company

Identity Theft

Identity theft is one of the fastest growing crimes in America. Even though you may take precautions to reduce the risk of becoming a victim of identity theft, it could happen to anyone.

What is identity theft?

Identity theft is the unlawful use of another person's identifying information, such as name, address, phone number or Social Security number, to:

- obtain credit fraudulently from banks or retailers
- steal money from existing accounts or open new accounts for financial gain
- apply for loans
- other similar fraudulent activities

Reclaiming your identity and restoring a damaged credit record following an identity theft can take a considerable amount of time and expense.

Receive help from an advocate

If you become a victim of identity theft or have concerns about identity theft, Cincinnati's Identity Theft Expense Coverage and Advocacy Services provides easy access to a qualified personal advocate to assist you with the paperwork, telephone calls and other tasks required to address your situation quickly. Please visit www.cic-idtheft.com to learn more about avoiding and recognizing identify theft and how an advocate can help you.

Recover your expenses

In addition, we pay up to \$25,000, subject to \$250 deductible, for expenses such as:

- notarized fraud affidavits, certified mail and long distance telephone calls to law enforcement and credit rating agencies
- loan application fee when required to reapply for a loan denied due to identity theft
- reasonable attorney fees to defend against lawsuits, to remove wrongly entered criminal or civil judgments, or to challenge the accuracy or completeness of information in your consumer credit report
- lost wages at \$250 per day up to \$10,000 when you take off work to meet with law enforcement agencies, legal counsel or similar related activities (included within the \$25,000 limit of insurance)

Add this essential coverage to your Cincinnati homeowner policy today. For more information, please contact your local independent agent representing Cincinnati.



This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. Coverages are available in most states. For information, quotes, policy service or coverage availability in your state, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to one or more companies of the insurer group providing property and casualty coverages through □ The Cincinnati Insurance Company or one of its wholly owned subsidiaries – □ The Cincinnati Indemnity Company, □ The Cincinnati Casualty Company or □ The Cincinnati Specialty Underwriters Insurance Company – and life and disability income coverages and annuities through The Cincinnati Life Insurance Company. Not all subsidiaries operate in all states. 6200 South Gilmore Road, Fairfield, Ohio 45014-5141.

