



## ACCIDENT & HEALTH

### Voluntary Identity Theft Insurance from Chubb



**Are your employees concerned that someone may steal their identity and wreak havoc with their credit and their lives?**

**Susan gets a call from a bank concerning unpaid balances on a card she never applied for...**

**John returns home and discovers his mailbox has been ransacked...**

**Robert applies for a mortgage and gets the surprise of his life...**

**Despite taking all the precautions, including shredding important documents, such as, credit card offers and monitoring their credit, employees are still worried about identity theft.**

**Over 8 million Americans were victims of identity theft in 2010.<sup>1</sup>**

Identity theft is when someone steals another's personal information, such as a Social Security number, name or credit card number, to make purchases or transactions or apply for a credit card. It destroys the credit and lives of its innocent — and often unsuspecting — victims.

Fortunately, you can help protect employees and their families from the costly financial effects of identity fraud. Offer them Voluntary Identity Theft Insurance from Chubb, with:

- Identity theft benefit reimburses the costs associated with an identity theft event such as:
  - Lost earnings resulting from days taken off to complete fraud affidavits and to meet with law-enforcement agencies, credit agencies, merchants or legal counsel.
  - Costs for notarizing affidavits, sending certified mail, loan application fees, telephone expenses.
  - Reasonable and customary charges for an attorney, incurred for:
    - Defense against any suit by a business or its collection agencies.
    - Removal of any criminal or civil judgments wrongly entered against the victim.
    - Any challenge to the information in an insured's consumer credit report.
- Credit card forgery and counterfeiting benefit reimburses unauthorized charges or withdrawals from the victim's credit card or bank card.
- Additional Identity Theft Resolution services provided by Chubb's partner Trilegiant Corporation:
  - Identity Fraud Support Services assigns a dedicated caseworker to work with the victim every step of the way to help restore their identity.

- Provides a customized identity theft fraud resolution kit containing valuable information, including forms to alert credit bureaus and authorities.
- Identity theft protection helps the victim to recover lost or stolen cards or documents and request replacements.<sup>3</sup>
- Access to myidmatters.net, an educational web site, provides enrolled participants with newsletters and articles containing information about the latest fraud scams, trends and tactics.

## THE CHUBB ADVANTAGE

- **Flexibility** – Chubb can create tailored solutions to meet the specific needs of your business. You decide who is covered, for how much and at what level of coverage each class of eligible insureds receives.
- **Transparency** – easy-to-understand products and detailed, comprehensive policies.
- **Integrity** – fast, fair, responsive claims administration, from issuing the policy to handling a claim.
- **Service** – timely quotes, competitive rates, efficient administration, and a network of offices staffed by experienced underwriters and claim specialists.
- **Competitive Rates** – single- or multi-year terms, and less administrative work for you.
- **Financial Strength** – consistently high ratings for financial strength from A.M. Best, Moody's and Standard & Poor's, the leading independent analysts for the insurance industry.

## CHUBB STRENGTH

When you choose Chubb, you're relying on one of the strongest carriers in the market: a specialty A&H carrier with the experience and financial strength to offer rich options, broad coverages and high benefit limits at affordable costs.

Accidents are the fifth leading cause of death – (National Vital Statistics Report, Volume 58, Number 19, May 20, 2010).

An accidental death occurs every four minutes – (National Safety Council – Injury Facts 2010 Edition).

**For more information**, contact your insurance agent or broker or visit us online at [www.chubb.com/accident](http://www.chubb.com/accident).



**Chubb Group of Insurance Companies**  
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<sup>1</sup> Javelin Strategy & Research. 2011 Identity Fraud Survey Report, February 2011.

<sup>2</sup> Javelin Strategy & Research. 2011 Identity Fraud Survey Report, February 2012.

<sup>3</sup>Some financial institutions may require the insured to call them directly and will not accept notification from third parties in which case Trilegiant will contact the insured so they can call their financial institution directly.

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