

Supplement your
existing coverage



Contact your Northern Neck Insurance agent for additional information and a detailed review of Identity Theft Insurance & Recovery coverage.

Why do I need Northern Neck Insurance Identity Recovery Coverage?



NORTHERN NECK
INSURANCE COMPANY

Insuring Families from the Bay to the Blue Ridge since 1896.

www.nnins.com



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Expect the unexpected

Northern Neck Insurance Company offers Identity Recovery coverage as an endorsement to our Homeowners policy. Identity theft victims often have to spend their own money and considerable time and energy to clear their credit history and correct identity records. NNINS developed Identity Recovery coverage to provide you with these important benefits:



Identity Recovery Help Line

- ▶ Specialized counselors can answer your questions and offer immediate advice about what to do in the event you suspect identity theft.

Identity Theft Consumer Guide

- ▶ This is a step-by-step resource that walks you through the identity recovery process and shows you how to prevent identity theft.

Case Management Service

- ▶ Confirmed identity theft victims are referred to an Identity Theft Recovery Case Manager who works with you to contact credit bureaus, creditors and other institutions to correct your credit history or identity records.

Case managers can speed the recovery process since they are familiar with the appropriate process and procedures. They also know how to gain the cooperation of credit bureaus and financial institutions that may be unsympathetic to your problem.

Identity Theft Insurance

- ▶ Identity Theft Insurance reimburses you for expenses you incur to correct your identity and credit records following a defined identity theft event. This includes lost wages for time taken off from work to correct problems arising from identity theft, cost of obtaining credit bureau reports, fees for reapplying for loans that were declined due to falsified credit information, postage and phone charges, certain legal fees caused by identity theft and notary fees. Included is an Annual Coverage limit of \$15,000 per insured which includes up to \$200 a day for lost wages (\$5,000 maximum). The Coverage deductible is \$100 annually.