

## Identity Fraud Expense Reimbursement Overview

Identity theft is one of the fastest growing crimes in the country today. According to the 2007 Identity Fraud Survey released by Javelin Strategy & Research, over eight million people were victims of identity theft in 2006. This means that one in every 27 consumers was a victim, with a total loss nearing \$50 billion.

**Marymount University** has purchased the Wrap+<sup>SM</sup> Identity Fraud Expense Reimbursement policy from Travelers Bond & Financial Products in order to provide you, your spouse, children under 18 and parents with this valuable coverage.

Your Policy Number is: **105112736**

Your Coverage Limit is: **\$25,000**

Your Deductible is: **\$0.00**

Telephone Number to Report Claims: 1.800.842.8496

The coverage reimburses identity theft victims for the following:

- Lost wages as a result of time taken off from work to meet with, or talk to, law enforcement agencies, credit agencies and/or legal counsel, to complete fraud affidavits, or due to wrongful incarceration arising solely from someone having committed a crime in the Insured Person's name, up to \$1,000 per week for five weeks up to the policy limit.
- Notary and certified mail charges for completing and delivering fraud affidavits.
- Fees to re-apply for loans that were denied because of erroneous credit information due to the identity theft.
- Long distance telephone charges for calling merchants, law enforcement agencies or credit grantors to discuss an actual identity theft.
- Attorney fees incurred, with Travelers' prior consent, for:
  - Defending suits brought incorrectly by merchants or their collection agencies
  - Removing criminal or civil judgments wrongly entered against the victim
  - Challenging information in a credit report
- Costs for daycare and eldercare coverage, if that coverage is necessary for an Insured Person to attend meetings or otherwise have the ability to restore financial health and credit history as a result of identity theft.

**Becoming a victim of identity fraud is a frightening, frustrating experience. It can happen to anyone at any time. Our identity theft experts can help victims during this difficult time. Not only will we pay for expenses associated with clearing up your credit, but we will also provide you with detailed information on how to fix your credit and resolve the problem.**



Travelers Casualty and Surety  
Company of America and its  
property casualty affiliates,  
Hartford, CT 06183

[travelersbond.com](http://travelersbond.com)

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