

Identity Theft: When Bad Things Happen to Your Good Name

Are you prepared to spend time and money if someone steals your identity?

The [Federal Trade Commission](#) estimates that as many as 9 million Americans have their identities stolen each year. The crime takes many forms.

Identity thieves may rent an apartment, obtain a credit card, or establish a telephone account in your name. You may not find out about the theft until you review your credit report or a credit card statement and notice charges you didn't make—or until you're contacted by a debt collector.

While some identity theft victims can resolve their problems quickly, others spend hundreds of dollars and many days repairing damage to their good name and credit record.

Help from Erie Insurance

Erie Insurance's Identity Recovery Coverage is designed to help you restore your credit in the event of identity theft or fraud. With ERIE's coverage, the expenses covered include the costs for:

- Lost wages up to \$5,000 in total
- Re-filing applications for loans, grants or other credit instruments
- Certain legal fees, including the expenses for defending any civil suit brought against the insured by a creditor or collection agency or for removing any civil judgment wrongfully entered against the insured as a result of the stolen identity
- Notarizing affidavits or other similar documents
- Miscellaneous expenses up to \$1,000
- Ordering credit reports, and postage, phone, and shipping fees related to identity theft and fraud
- Actual costs for supervision of children, elderly or infirm relatives or dependents of an insured during time reasonably and necessarily taken away from such supervision

Identity Recovery Coverage can be added to any ERIE homeowners or mobile home insurance policy. Contact our agency about adding Identity Recovery Coverage to your policy.

ERIE® insurance services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, Flagship City Insurance Company and Erie Family Life Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). Not all companies are licensed or operate in all states. Not all products are offered in all states. Go to erieinsurance.com for company licensure and territory information.