



## **Your Policy Includes Identity Fraud Expense Coverage**

Your North Star Policy automatically includes \$5,000 to pay for expenses resulting from identity fraud! (See the endorsement for coverage details.) Notary fees, mailing cost, lost income and charges for long distance phone calls incurred as the result of identity fraud are among the expenses covered (subject to a \$100 ded.) See your agent for higher limits.

In addition, Identity Restoration Services, are provided by CyberScout™, the premier theft resolution provider in the U.S.

### **Identity Resolution Services**

- Notification to credit bureaus, creditors, collectors and relevant parties.
- Placing fraud alerts, preparation of documents and phone calls needed to resolve your identity theft.
- Assistance with policy reports, an affidavit and a comprehensive case file to assist law enforcement and claim handling.
- Credit report and ongoing credit monitoring.
- Monitoring of over 1,000 databases to identify fraudulent use of your identity.
- Credit file freezes and interface with identity passport programs (where available).

### **Identification Restoration Services following a natural disaster:**

- Coordination of issues involving benefits, wages, unemployment, disability and retirement.
- Replacement of lost documents and emergency authentication.
- Assistance working with relief organizations.
- Access to financial institutions and records.

### **Education and Assistance**

- Assistance for victims of wallet or purse theft.
- A year of follow-up to detect possible reoccurring fraud.
- Threat alerts, tips, education and follow-up calls.
- Online resources a [www.northstar-idtheft.com](http://www.northstar-idtheft.com).

**If You become a Victim of  
Identity Fraud,  
call North Star Mutual at  
800-622-5230**

You will be connected to your  
personal advocate.

There are things you can do to  
reduce the chance that you will  
become a victim. Please visit

**[www.northstar-idtheft.com](http://www.northstar-idtheft.com)**

to learn how to protect yourself.

### **A Partner in Restoring Your Good Name**

If your identity is stolen or a natural disaster destroys confidential paperwork, trying to clean up the mess can be daunting and exhausting. Victims often don't know how to resolve their situations or where to look for guidance.

North Star Mutual has brought highly experienced resolution experts on board and providing you with proactive resources and ongoing education to respond to these concerns. Identity Restoration Services can do the work for you so that you can move on with life.

### **Restore Confidential Documents Following Natural Disasters**

Identity Restoration Services helps rebuild your original means of identification as well as recreate other crucial personal and financial documents destroyed by a natural disaster.