



## YOUR PARTNER IN COMBATING IDENTITY THEFT.

Coverage for restoring your identity.



The more our society relies on technology, the more essential identity theft and fraud detection become. In the U.S. alone, someone is the victim of identity theft every 3 seconds.

But we have good news. UPC is here to Keep the Promise® to you with smart, innovative Identity Theft Expense and Resolution Services Coverage. We deliver more than protection. We deliver peace of mind.

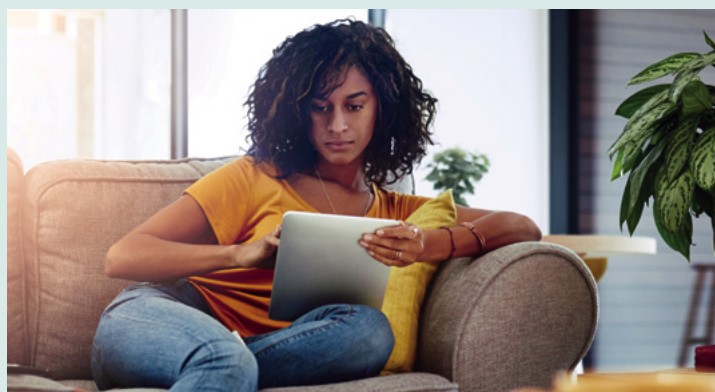
### Did you know?

- As many as **15 million** Americans a year are victims of identity theft
- An average of **330 hours** were spent by victims trying to restore their identity
- Out of pocket expenses for a victim to resolve identity theft damages average from **\$851 to \$1,378**

### Protection meets partnership.

Identity Theft Fraud Solutions from UPC Insurance offers you fully managed identity restoration. If you fall victim to identity theft or fraud, our program provides you with a **consumer fraud specialist** who is dedicated to restoring your identity to pre-theft status.

Restoring an identity is a complex process that can sometimes take as long as 18 months and require hundreds of hours of work. Thanks to your dedicated personal restoration expert, UPC will handle all of this for you.



MORE THAN  
**\$3.2 BILLION**  
IN TOTAL REINSURANCE

**HERE IN YOUR  
TIME OF NEED**  
NEARLY \$3.4 BILLION IN CLAIMS PAID

PUBLIC COMPANY  
**LISTED ON  
NASDAQ (UIHC)**

**UPC**  
INSURANCE

Keep  
the  
Promise®

## Comprehensive support for your case.

UPC offers coverage for nine prominent types of identity theft: Financial, Medical, Child, Social Security, Driver's License, Criminal, Employment, Insurance, and Synthetic.

As part of our Identity Theft Expense and Resolution Services Coverage, your dedicated **consumer fraud specialist** will work on your behalf to provide complete damage assessment with:

- Credit card companies
- Financial institutions
- All three credit repositories
- The Federal Trade Commission
- The Social Security Administration
- The Department of Motor Vehicles
- The U.S. Postal Service
- Law enforcement

Plus, with our commitment to comprehensive case management, your case will remain on file for 36 months in the event of recurring theft incidents.



## Financially strong. Ready to reimburse.

Our reimbursement coverage can help cover a variety of expenses, including:

- Up to \$25,000 for expenses that result from the theft of your identity
  - Lost wages: for time taken from work up to a maximum of \$1,000 per week for a period of five weeks
  - Loan application to re-apply
  - Legal fees
  - Reasonable attorney fees incurred (with prior company consent)
  - Expenses also include: notary, certified mail, and telephone
- Defense of lawsuits brought against you as a result of ID fraud
- The removal of any criminal or civil judgment wrongfully entered against you
- Challenging the accuracy or completeness of any information in a credit report
- 12 months of free credit monitoring services

Not all coverage types and services listed are available in every state. Please ask your professional insurance representative for more information for coverage and services available in your state.

## Stability Ratings



UPC Insurance has sustained a **Financial Stability Rating® of A, Exceptional, from Demotech** since 1999. FSRs are a leading indicator of the financial stability of Property and Casualty insurers.

Demotech is a financial analysis firm serving the P&C industry. Demotech's FSRs are recognized by Fannie Mae, Freddie Mac and the Department of Housing and Urban Development.



UPC has also earned an **A- and a Stable Outlook by Kroll Bond Rating Agency**. This assessment measures both UPC's finances and our overall strategic vision for serving our policyholders and agents.

Explore More Now  
[upcinsurance.com](http://upcinsurance.com)

**UPC**   
INSURANCE® | Keep the Promise®