

A comprehensive solution to manage your identity

Identity theft is a growing concern throughout the United States, and it's a threat from which no one is immune. The crime can be devastating, and is often costly and time-consuming to resolve.

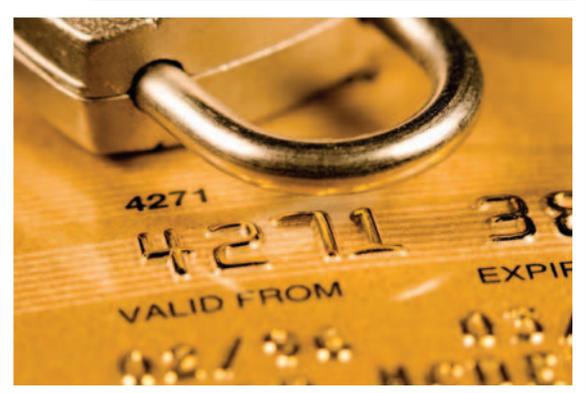
Foremost® is proud to offer coverage for identity theft for our Manufactured Home, Dwelling Fire and Specialty Homeowners products. This coverage not only assists in fixing your identity problems but can also provide the tools to detect problems when they begin – or even prevent them before they begin. Foremost's Identity Fraud endorsements are comprehensive packages of coverage and services to help you safeguard your identity.

Coverages and Services

Foremost's **Identity Fraud Expense and Management endorsement** provides \$28,500 in expense reimbursement. This coverage includes identity services powered by Identity Theft 911®, for unlimited one-on-one fraud specialist assistance to help resolve identity theft or many other identity-related concerns.

Here is a summary of the services that are included for your entire household family:

- Identity Theft Resolution – provides assistance to restore your identity, handling the notification and documentation process.
- Proactive Response – if your personal information has been compromised, a fraud specialist will move to protect your data with a fraud alert.
- Marriage – provides assistance with marriage license requirements, and provides you with help processing your name change.
- Child Risk – helps you resolve identity theft of your children's personal information.
- Military – a Military Fraud Alert can be put into place to protect your identity while you're in active military service.
- Medical – clears up damage from fraudulent insurance claims and bogus medical services, stopping collection agencies and correcting your treatment files to help prevent a medical catastrophe.
- Estate – locks out identity thieves, notifies credit issuers and helps secure death certificates.
- Disaster – helps you replace identification and other documentation you need to rebuild your life, as well as facilitate access to financial institutions and relay messages to family, friends and providers.
- Travel – when you're travelling, you'll have 24/7, worldwide access to Identity Theft 911 to help you recover lost or stolen identification.
- Relocation – helps make sure your sensitive financial, credit and identity data moves safely with you.
- Break-in – a fraud alert helps keep identity thieves out of your personal data.
- Tax-Related Identity Fraud – provides assistance to detect identity-related tax fraud and prove your identity to the IRS.



Security tips

Identity theft can hit you no matter where you live or what your income. Know how to protect yourself.

- Do not carry your Social Security card in your wallet.
- Use online bill pay and e-bills to reduce the amount of sensitive data in your mail.
- Use a secure locking mailbox or a post office box.
- Shred with a crosscut shredder anything that contains your name, address, or other sensitive data before discarding.
- Never write your Social Security number on your checks.
- Check our educational Web site at foremost-idtheft.com for more tips, plus daily updates on the latest schemes and tricks ID thieves use.

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Foremost also offers an endorsement called **Identity Fraud Expense and Management Including Credit Monitoring**, which includes the \$28,500 in expense reimbursement and all the services listed above for your entire household family, plus the additional service for you of credit and public records monitoring services that scour millions of pieces of data to detect any signs of fraud. If you purchase this endorsement, you will be sent a letter from us that includes a web address and a code for registration purposes. Then, if monitoring notifies you via email of any changes to your files that cause concern, you can talk to a fraud specialist to interpret the activity, correct fraudulent charges, and if necessary take immediate action to resolve identity theft and minimize damage. Up to two individuals may be set up for credit and public records monitoring services.

An example of an identity crime

Sandy noticed that she was missing two checks in her checkbook. She notified her bank and found that the checks had been made payable to someone she didn't know and cashed. Sandy was a victim of identity fraud.

Sandy immediately went into action and contacted HelpPoint[®] Claim Services by Farmers[®], who put her in touch with a fraud specialist trained in identity theft resolution. Her specialist guided and assisted her with the actions she had to take such as reporting a theft to the police and completing a victim's fraud affidavit. She was also provided contacts for credit bureaus and assistance in determining if her Social Security number had been compromised. When an arrest was made, she took time off of work to provide testimony. Her costs for obtaining the notarization of the fraud affidavit, long distance phone calls to credit services and lost wages for the testimony are expenses that could be reimbursed after the application of the \$100 deductible. (The policy has a limit of \$250 per day for a maximum of 10 days for lost wages.)