

The Hartford ID Restore Services and ID Fraud Expense Coverage



You may think that you are immune to identity theft, but the statistics tell otherwise. In fact, the number of identity theft victims rose to 11.1 million in 2009 – nearly 5% of the U.S. adult population – with a new victim every 3 seconds.* If you happen to be the victim of identity theft, you'll find your homeowners coverage from The Hartford goes the extra mile to help you in two important ways:

1. **It helps to restore or protect your identity** – through The Hartford ID Restore services.
2. **It helps you with the financial impacts of identity theft** – through The Hartford's ID Fraud Expense Coverage.

The Hartford ID Restore

The hardest part of dealing with an identity theft situation can be determining how to get started on restoring or protecting your identity. Customers of The Hartford receive free, unlimited access to The Hartford ID Hotline, and Identity Theft 911's Resolution Center, where qualified fraud specialists will provide personal, one-on-one attention to questions or concerns about identity theft, fraud or the safety of your personal information. Identity Theft 911's Fraud Specialists will help you take proactive steps to avoid becoming a victim of identity theft, or take you through the recovery process step by step and restore your peace of mind.

ID Fraud Expense Coverage

The financial impacts of identity theft can be troublesome, but The Hartford can help with our ID Fraud Expense Coverage. It reimburses you for:

- Out-of-pocket expenses that you incur responding to an identity theft or fraud, such as lost income due to time off from work that is necessary to talk with credit agencies
- Legal fees incurred to remove criminal or civil judgments resulting from the fraud

No Worries with Home Advantage

Now is the time to put The Hartford's Home Advantage insurance protection to work for

you, and get The Hartford ID Restore and ID Fraud Expense Coverage. Both are available with our Home Advantage and Home Advantage Plus insurance.

Compare and Save

See the back side of this flyer for a side-by-side comparison of Home Advantage and Home Advantage Plus. Then, ask your agent to get you a Home Advantage Plus policy from The Hartford!



Tips for Avoiding Identity Theft**

- Never throw away ATM receipts, credit statements, credit cards, or bank statements in a usable form.
- Never give your credit card number over the telephone unless you make the call.
- Reconcile your bank account monthly, and notify your bank of discrepancies immediately.
- Keep a list of telephone numbers to call to report the loss or theft of your wallet, credit cards, etc.
- Report unauthorized financial transactions to your bank, credit card company, and the police as soon as you detect them.
- Review a copy of your credit report at least once each year. Notify the credit bureau in writing of any questionable entries and follow through until they are explained or removed.
- If your identity has been assumed, ask the credit bureau to print a statement to that effect in your credit report.

* Javelin Strategy & Research

** Federal Bureau of Investigation

Select from **two valuable home plans** for the protection that's right for you:

- **Home Advantage** – Offering **quality protection** and many valuable benefits
- **Home Advantage Plus** – Offering **added features**, such as our Disappearing Property Deductible and Equipment Protection Advantage – for added peace of mind



Product Features	Home Advantage	Home Advantage Plus
The Hartford ID Restore – The hardest part of dealing with an identity theft situation can be determining how to get started on restoring or protecting your identity. Customers of The Hartford receive free, unlimited access to The Hartford ID Hotline, and Identity Theft 911's Resolution Center, where qualified fraud specialists will provide personal, one-on-one attention to questions or concerns about identity theft, fraud or the safety of your personal information. Identity Theft 911's Fraud Specialists will help you take proactive steps to avoid becoming a victim of identity theft, or take you through the recovery process step by step and restore your peace of mind.	✓	✓
ID Fraud Expense Coverage – The Hartford can help with the financial impacts of identity theft with our ID Fraud Expense Coverage. It reimburses you for out-of-pocket expenses incurred responding to an identity theft or fraud, such as lost income due to time off from work that's necessary to talk with credit agencies, or legal fees incurred to remove criminal or civil judgments resulting from the fraud.	✓ \$25,000 limit	✓ \$50,000 limit
Replacement Cost Contents Coverage – Replacement protection for your personal property. After a covered loss, if you need to replace your personal property, this feature allows you to replace your damaged or stolen belongings with new items of like kind and quality at today's prices, regardless of the age of the item you lost.	✓	✓
ProtectorPLUS Zero Deductible Homeowners Deductible Forgiveness* – This coverage completely eliminates your deductible (up to \$5,000) if you experience a qualifying loss of \$22,500 or more.	✓	✓
One Deductible – If the worst happens, you deserve a break. If both your home and auto are damaged in the same event and you carry The Hartford's upgraded Advantage Plus coverage on your car, you only have to pay one deductible – either the auto or home deductible, whichever is higher.	Available only with Auto Advantage Plus ¹	Available only with Auto Advantage Plus ¹
Disappearing Property Deductible** – Responsible homeowners deserve to be rewarded. If you haven't had a homeowners loss for three years, we'll reduce your property deductible by \$50. And, we'll continue to reduce the deductible by an additional \$50 each year you continue to be loss-free – until your deductible reaches zero.		✓
Equipment Protection Advantage – Sometimes, the things you need most in your home – from appliances to heating and cooling systems – suddenly break. To keep your life uninterrupted, this coverage pays for the repair or replacement of appliances, electronics and systems in your home that are subject to mechanical or electrical breakdown. Equipment Protection Advantage also provides green upgrade coverage, which will pay up to 125% when you need to replace a covered piece of equipment after a loss and upgrade to a similar but more energy efficient or environmentally friendly unit.	Optional	✓
Green Rebuilding – If living "green" is important to you, we can help with our optional Green Rebuilding coverage. It expands your coverage limits by up to 10% when you use environmentally friendly materials or processes to make repairs, or upgrade to more energy efficient or environmentally friendly systems and appliances after a covered loss.	Optional	Optional
Valuable Items "Blanket" Coverage – This coverage is an easier way to protect your higher-valued possessions without the added paperwork of scheduling or appraisals. Total available limits range from \$10,000 to \$50,000 depending on the category of valuables, including jewelry, watches, furs, silverware, fine arts, cameras, computers, musical instruments, china and crystal, and firearms. The maximum limit is \$10,000 per item. Valuables are covered on an open peril basis, which includes loss by theft or mysterious disappearance.	Optional	Optional

Bundle & Save! When you insure both your home and auto with The Hartford, you can save even more with our Account Credit, which provides a discount on both policies.

Note: Plan features can vary by state.

* This coverage does not apply to special deductibles such as hurricane, earthquake, coal mine subsidence, special wind/hail or optional special theft deductibles.

** Some benefits, such as the Disappearing Property Deductible, are only available with the optional Advantage Plus package. A policy without these added benefits is also available. To qualify for the Disappearing Property Deductible, homeowners must have no claims or losses for three consecutive years in most states.

¹ One Deductible applies for any Home policy (Home Advantage or not) if Auto policy is also insured with The Hartford and includes the Advantage Plus package coverage.

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