

Stealing or diverting mail. Hacking computer records. Making deceptive phone calls. Stealing wallets and purses.

IDENTITY THEFT

These are just a few of the ways individuals can illegally access your personal information to commit a variety of damaging crimes – from taking over their victims' credit accounts to taking out new loans in their victims' names. It all adds up to more than \$50 billion in out-of-pocket losses every year and at MMG Insurance, we want to make sure this horrible crime never happens to you.

To learn more about how you can protect yourself from identity theft, please visit the Federal Trade Commission's website at www.consumer.gov/idtheft or call their Identity Theft Hotline toll free at 1-877-438-4338.



Presque Isle, ME

Concord, NH

Leighton, PA

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PROTECT YOURSELF FROM
IDENTITY THEFT TODAY.

*Please fill out the information
on the back of this card,
detach and return to your
Independent Agent.*



HOW WE CAN PROTECT YOU.
HOW YOU CAN PREVENT IT.



www.mmgin.com



You've spent your entire adult life building a solid credit rating. Unfortunately, nearly 10 million people just like you fall victim to identity theft each year. The costs are staggering – according to the Federal Trade Commission, annual out-of-pocket losses exceed \$50 billion.

At MMG Insurance, we believe that your credit rating is one of your most valuable assets and deserves special protection. That's why we're offering an optional program specifically designed to help you restore your credit rating should you fall victim to identity theft.

Our **Identity Fraud Expense Coverage** can be added to your Homeowner Policy and pays up to \$15,000 (consult your agent for terms and conditions) for expenses such as:

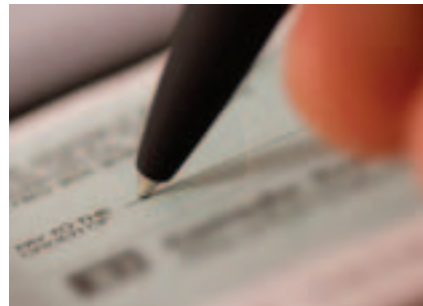
- Costs for notarizing affidavits or similar documents attesting to fraud
- Cost for certified mail
- Lost income resulting from time taken off work to complete fraud affidavits, meet with or talk to law enforcement agencies, credit agencies and/or legal counsel. Maximum payment is \$200 per day with total payment for lost income not to exceed \$5,000.
- Loan application fees for re-applying for a loan when the original application is rejected solely because the lender received incorrect credit information
- Reasonable attorney fees incurred as a result of identity fraud.

6 Easy Ways to Reduce Your Identity Theft Risk

While our **Identity Fraud Expense Coverage** is designed to help you repair the damage caused by identity theft, here are some things you can do to reduce your exposure.

- Order a copy of your credit report yearly.
To order your free annual report, visit www.annualcreditreport.com or call toll-free 877-322-8228.
- Review your credit card bills and statements on a regular basis and when paying, write only the last four digits of the account number on the check.
- Treat your mail and trash carefully. Shred personal information.
- Secure personal information in your home in a safe.
- Use caution when giving out personal information on the phone, through the mail, or on the Internet.
- If personal information is stored on your computer, keep it updated with anti-virus, firewall and anti-spyware.

For more information, call the Federal Trade Commission's Identity Theft Hotline at 1-877-438-4338 or visit their Theft Website at www.consumer.gov/idtheft.



YES. Please add Identity Theft Protection to my policy for just \$30 per year.

Date: _____

Name as it appears on policy: _____

Policy Number: _____

Signature: _____

