

Identity Theft Coverage

A+PEL provides you with a new benefit that responds to the fastest growing crime
\$10,000 Coverage



Identity theft is the fastest growing financial crime in America – striking more than 9 million victims in the last year alone. In a matter of seconds, personal information such as a social security number, a credit card number and/or an address can be stolen and used to obtain a new mortgage, line of credit or additional credit card. Victims may never know that their identities have been stolen until unauthorized transactions appear on credit card statements, collection notices appear in the mail or loan applications have been declined. In a short period of time extensive damage can be done as a result of a stolen identity event.

Restoring one's name and good credit is a time consuming and expensive process. It can take six months to detect identity theft and up to 600 hours to recover from the crime. Victims must endure a number of costly steps to dispute fraudulent debts and accounts opened by an identity thief.

That is why A+PEL has developed Personal Identity Coverage (PIC). PIC provides expert assistance and financial relief should you become a victim of identity theft.

Coverage Highlights

- **Unparalleled Customer Claims Service** – Highly trained identity theft specialists are on call 24/7 to guide individuals through the process of restoring personal identity profiles and credit records. An ID Theft Recovery Kit, complete with form letters to send to creditors and bureaus, is provided to each identity theft victim. Number to call – **1-866-IDHELP2** (434-3572)
- **Income Protection** – Coverage is provided for lost wages as a result of time off work related to a covered stolen identity event.
- **Expense Reimbursement** – Expenses related to the recovery of your identity, including defense costs for certain civil suits, refiling for loans and reimbursement of fees are covered.

Other Coverages

- **Identity Restoration Services** – Provides a personal case manager to do most of the recovery work on the victim's behalf.
- **Computer Physical Damage** – Loss resulting from direct physical damage to computer hardware.
- **Computer Virus Coverage** – Loss resulting from damage to your computer program(s) as a result of a computer virus.

1-800-364-2735 • 225-769-4005

www.apeleducators.org