



Identity Theft Protection

Identity Theft Recovery Service

North Star Mutual policies include an advocacy service through our partnership with CyberScout™. This fully case-managed expert service takes care of victims' problems by leading them through the restoration process, including:

- Unlimited access to a resolution expert via a toll-free number
- Systematic notification to credit bureaus, creditors, collection and government agencies
- Assistance filing a police report, completing a fraud victim affidavit, and building a case file
- One year of credit monitoring and fraud monitoring for victims

Disaster Document Recovery

CyberScout™ also assists disaster victims to rebuild their original means of identification, as well as recreate other crucial personal and financial documents to help them with emergency authentication if they are impacted by disasters, such as house fires, hurricanes, tornadoes, earthquakes, acts of terrorism, and floods.

Identity Fraud Expense Coverage

Coverage of \$5,000 is provided for expenses incurred by an insured as a result of identity fraud. Identity fraud occurs when an individual's personal identifying information is used without his or her permission to purchase goods or services, obtain credit, borrow money, or otherwise violate federal, state, or local law. A \$100 deductible applies. *Higher limits are available.*

Covered expenses include:

- Costs for obtaining, reproducing, notarizing, or sending affidavits or other pertinent documents
- Costs for telephone calls
- Research fees
- Lost earnings, not to exceed a maximum of \$250 per day, per insured, or a total loss of \$5,000 for lost earnings of all insureds
- Loan application fees for reapplying for a loan
- Attorney fees to defend lawsuits, remove criminal or civil judgments, or challenge information provided in a consumer credit report

Note: These are general descriptions only. Refer to policy for exact wording and coverage.

MIDWEST VALUES AND SMALL-TOWN SERVICE

North Star Mutual is a leading regional mutual insurance company that specializes in farm, home, auto, and small business insurance sold exclusively through local independent insurance agents. North Star leads the way in responsiveness to policyholder risk management and takes pride in providing outstanding claims service. Customers appreciate our easy, flexible payment plan and the ability to pay conveniently online. Find out more about our company at www.northstarmutual.com.