

Personal Lines

The Hanover's identity protection program

In 2018, 14.4 million Americans became victims of identity theft – approximately one every three seconds. Criminals can easily assume people's names and steal personal financial information to obtain money, credit cards, loans or property—then leave customers holding the bag when creditors try to collect.

No matter what life stage your customers are in, their identity will always be a prime target for thieves*—they may not be aware of it, but different life events can put them at risk for different types of identity theft. For example:

- **For those under 18**—children often have just the right combination for identity thieves: a Social Security number and a clean or nonexistent credit record.
- **In your 20s**—new jobs, new apartments, maybe even a new spouse. It's easy to lose track of an identity amid the flurry of life changes.
- **In your 30s and 40s**—kids, mortgages, car payments. There's never been so much at stake.
- **In your 50s**—empty nesting, a taste of freedom... and college tuition. Just when things seem to be settling down, new responsibilities—and risks—kick in.
- **In your 60s and up**—whether it's time for early retirement or running after the grandkids, these can be special years.

How The Hanover's identity protection program works

Did you know that many of your Hanover customers have identity protection coverage built into their insurance coverage? The Hanover's identity protection program is included with most levels of Platinum home/condo protection, and as a standalone endorsement for most policyholders as well.

Ensuring your customers homeowner's policy has coverage for credit card, forgery, fund transfer, and

counterfeit money is the first step. Then when a customer has the identity protection program, they get the following services and coverages:

- **Proactive services**—help customers if their wallet or purse is lost or stolen, or they suspect their identity has been compromised.
- **Expense reimbursement**—provides monetary reimbursement up to the coverage limit, for lost wages due to court appearances, meetings, document preparation, mailings and other expense.
- **Restoration services**—provide step-by-step guidance for customers to stop fraudulent bills and charges, provide victims of identity theft with one year of free fraud-monitoring services and more.
- **Document replacement assistance**—provides guidance and help to replace lost, stolen or destroyed identity documents, including Social Security cards, birth certificates, passports and driver's licenses.



Looking out with CyberScout

The Hanover partners with CyberScout, America's premier provider of identity management and fraud education, providing eligible policyholders with on-demand access to individual fraud specialists that can help detect and resolve identity theft and fraud. These services do not require customers to file a claim in order to utilize them. Services offered through CyberScout include:

- **Email Compromise Assist**—helps customers thwart, detect and recover from email hacking as well as manage their identity, privacy and reputation in online communications.
- **Social Media Compromise Assist**—get smart about managing their family's reputation on social networks.
- **Phish Assist**—guidance to help detect and recover when crooks try to steal online usernames, passwords and credit card data.
- **Device Compromise Assist**—protect smartphones, tablets, computers and more.
- **Breach Assist**—provides customers with response that is handled swiftly, confidently and correctly when a customer is notified that their data has been compromised.
- **Assisted Living Fraud Support**—guidance in power of attorney and legal guardianship matters to help avoid fraud while customers are caring for loved one

Share this information with your customers today.

If you have any questions about CyberScout, or The Hanover identity protection program, please speak with your territory sales manager.

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