



The descriptions in this brochure do not represent contract terms. Please consult the policy for further definitions and descriptions of limitations and deductibles.

New York Central Mutual Fire Insurance Company is rated "A+" (Superior) by the A.M. Best Company, analysts of the insurance industry since 1899.



Guarding Against Identity Fraud

Did you know?

Of the more than two million consumer complaints filed in 2013, 14% were identity theft related.¹

In New York State, the top three types of identity theft complaints reported in 2013 were government documents or benefits fraud, credit card fraud and phone or utilities fraud. These totaled 63% of the identity theft complaints reported for New York State.¹

¹Federal Trade Commission's Consumer Sentinel Network Data Book, February 2014.



Scan with mobile device.



New York Central Mutual Fire Insurance Company
1899 Central Plaza East
Edmeston, New York 13335-1899
800-234-6926

Better security in these times





What happens when the person spending your money isn't actually you?

We hear about it almost every day. It's even been the subject of some amusing television commercials. But the fact is, identity fraud is a serious and still-growing problem.

It occurs when an unscrupulous party accesses personal information about you such as your name, social security number, credit card numbers or driver license and uses it to make fraudulent purchases or commit similar crimes.

Criminals use both traditional and high-tech ways to obtain this information: old-fashioned stealing of purses, wallets and mail; dumpster diving, i.e. rummaging through trash and recycled papers; using false pretenses to obtain information from or about you by phone or other means; skimming data during credit/debit card transactions; online scams involving phishing, using your e-mail and/or social networking, etc.

Today, you are more likely to be a victim of identity theft than of many other crimes.

Limiting your exposure

While credit card companies and other financial institutions often limit your liability for goods or services fraudulently purchased with your information, as a victim of identity fraud, you can still incur significant out-of-pocket costs going through the arduous process of clearing your name and rectifying your financial records.

That's where NYCM Insurance's Identity Fraud Expense Coverage steps in.

How NYCM Insurance's Identity Fraud Expense Coverage can get you back on track

Identity Fraud Expense Coverage from NYCM Insurance provides reimbursement totaling up to \$25,000 for the following:

- Costs for notarizing affidavits or documents you must submit to credit card companies or financial institutions to prove your case.
- Costs for certified mail to law enforcement agencies, credit institutions and the like.
- Lost income, up to \$200 per day or \$5,000 total, from time taken off from work to meet with law enforcement or credit agencies, and/or legal counsel.
- Loan application fees for re-applying when an application has been rejected due to incorrect credit information.
- Reasonable legal and/or credit agency fees to defend lawsuits, remove criminal and civil judgements from your record or challenge the accuracy or completeness in a consumer credit report.
- Long-Distance telephone charges to merchants, law enforcement agencies and financial institutions.
- A \$250 deductible applies.

Your agent can provide a detailed explanation of these coverages.

Security for only \$25 a year

NYCM Insurance's Identity Fraud Expense Coverage – providing up to \$25,000 in expense recovery is an optional endorsement that can be added to your policy for only \$25 a year. To add this timely, affordable protection, simply call your agent today!

Some things you can do to help prevent Identity Fraud:

- Before providing any information, know exactly how it will be used and if it will be shared with others.
- Don't give your credit card or bank account numbers out over the phone, unless you made the call and are familiar with the party you are giving them to.
- Never give account numbers to unknown persons or entities over the Internet and before conducting any business online, make sure the site with which you are dealing is securely protected.
- When asked to provide a security identifier, give something other than your mother's maiden name or your city of birth.
- Never have your Social Security number, driver license number or date of birth printed on your checks. Give this information out only when required.
- When paying on an account by check, don't write the full account number on the memo line.
- Put your work phone number on checks instead of your home number.
- Store financial documents in a safe, secure location and when they are no longer needed, shred/destroy them completely.
- Remove any personal information from financial documents earmarked for recycling or the trash.
- Use PIN numbers carefully, out of the view of others.
- Scrutinize monthly bills to make sure every charge reflects a purchase you made.
- Obtain and review a copy of your credit history at least once a year.