

Actual Losses -

Declined Credit

"Someone used my Social Security number to get credit in my name... I have been turned down for jobs, credit, and refinancing offers. This is stressful and embarrassing. I want to open my own business, but it may be impossible with this unresolved problem hanging over my head." - FTC Report

"Someone is using my name and Social Security number to open credit card accounts. All the accounts are in collections. I had no idea this was happening until I applied for a mortgage. Because these 'bad' accounts showed up on my credit report, I didn't get the mortgage." - FTC Report

Creative Counterfeiting

A California man pleaded guilty to using stolen bank account information to deposit \$764,000 in counterfeit checks in a bank account he established. - Police Report

Wireless Thieves

A computer hacker was sentenced to nine years in federal prison for tapping into the computer system of a home improvement store and downloading credit card numbers. The FBI said he and a co-defendant accessed the retailer's central computer through a Michigan store's wireless network. - Police Report

Standard Mutual Insurance Company has been offering quality insurance and personal service since 1921. Your professional independent insurance agent can help tailor a Standard Mutual policy to meet your individual needs, providing the protection and security you deserve at a very competitive price.

This brochure contains only a general description of coverage and is not a statement of contract. All coverage is subject to the exclusions and conditions of the policy itself.



STANDARD MUTUAL
INSURANCE COMPANY

1028 South Grand Avenue West
P.O. Box 19267
Springfield, Illinois 62794-9267
(217) 546-2894

Adapted with permission from The Hartford Steam Boiler Inspection and Insurance Company 1996-2006

Identity Theft & Recovery Protection



An Integrated Approach

Expense Reimbursement & Recovery Case Management Services



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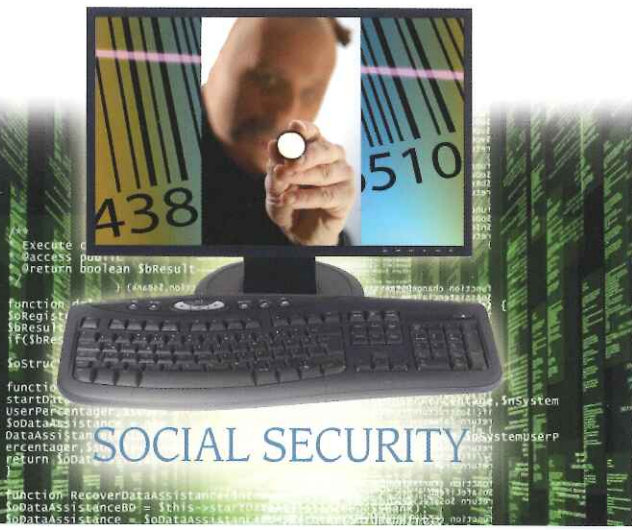


IDENTITY THEFT -

ID theft is the fastest growing crime today in the United States according to Government Statistics. The victims of identity theft can spend months and thousands of dollars trying to clean up their credit resulting from an ID theft. The process can be immensely frustrating, confusing and time consuming.

Standard Mutual Insurance Company has developed an ID Theft & Recovery coverage to address this threat and to give you a competitive edge in the marketplace. Our program combines expense reimbursement and recovery case management services into a single product to address the real cost of ID Theft – the time and effort to correct the problem.

This integrated approach is designed to lift the burden from an identity theft victim's shoulders, something most ID Theft insurance products ignore.



Standard Mutual Insurance Company Identity Theft Recovery Solution -

Our identity recovery program includes two service components -

• Identity Theft Help Line

A dedicated toll free number for those that suspect they may have been victims of an identity theft or are just looking for information. Counselors can answer questions or provide information to start the recovery process.

• Recovery Case Management Services

Confirmed identity theft victims are referred to a specialized case manager. The case manager works with the insured to handle the paperwork and legwork necessary to correct credit and identity records. The case manager acts as an advocate for the insured assisting them with such things as -

- Working with credit bureaus, creditors and financial institutions.
- Enrolling the insured in credit monitoring services.
- Writing letters on behalf of the insured.
- Reviewing credit files and requesting fraud alerts.
- Assisting with legal referrals.



A limited power of attorney is also available to the insured, if elected.

• Expense Reimbursement

Expense reimbursement pays for an insured's out of pocket expenses incurred to repair their credit history and identity records as a result of an identity theft. These costs may include –

- Lost wages, child care or elder care.
- Credit Bureau reports.
- Re-application fees.
- Postage, phone and shipping fees.
- Certain legal fees.
- Notary and filing fees.