



Personal Identity Coverage

Stand Up for Your Customers and Members and Stand Out in Your Marketplace

In just seconds, personal information, including Social Security or credit card numbers, can be stolen and used to obtain mortgages, lines of credit, or additional credit cards. Often victims are unaware their identities have been compromised until unauthorized transactions appear on credit card statements, collection notices arrive in the mail, or loan applications are declined. In an instant, a lifetime of sound financial practices can be compromised. Restoring one's good name and credit can be a long, costly process.

Committed to helping people overcome both everyday and extraordinary risks, AIG has developed an affordable way you can help your members and customers navigate the aftermath of identity theft and recover with confidence: Personal Identity Coverage (PIC) identity theft expense reimbursement and recovery services.

Features and Benefits

With PIC, you can provide your customers and members with state-of-the-art protection for one of the fastest-growing risks of our day. The program includes:

- Insurance to ease the financial burdens of an identity theft incident.
- Income protection, which reimburses wages a victim loses if they have to miss work to tend to recovery. Much of the work to recover a stolen identity must be done during regular business hours (e.g., contacting collection agencies, filing police reports, visiting financial service providers, etc.).
- Expense reimbursement, which pays costs the victim incurs related to the theft and recovery, including defense costs for certain civil suits, fees for re-filing loans, and other expenses.

Additional coverage enhancements may include:

- Computer physical damage coverage, which reimburses losses resulting from direct physical damage to computer hardware.
- Computer virus coverage, which reimburses losses resulting from damage to computer program(s) as a result of a computer virus.
- Unauthorized electronic fund transfer (UEFT) reimbursement
- Reimbursement for travel expenses, eldercare, and/or childcare costs incurred while tending to identity recovery.
- Reimbursement for credit monitoring to help recognize fraudulent activity quickly and mitigate potential damages.

Along with insurance, PIC provides your customers and members with vital recovery support services:

- With PIC's Basic Plan, victims have 24/7 toll-free access to identity theft specialists who will guide them through the identity restoration process. They receive the ID Theft Recovery Kit, complete with form letters they can use to facilitate recovery with creditors and credit bureaus.



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Features and Benefits *(Continued)*

- With our Premium Service Plan, we also provide victims with access to a case manager who provides end-to-end recovery support on the victim's behalf. Working as the victim's advocate, the case manager handles everything from notifying relevant agencies and creating case files, to following up to ensure issues are resolved. The case manager is also available to assist in reviewing Social Security Personal Earnings and Benefits Statements.

Why Personal Identity Coverage?

- An easy way to differentiate your product and your organization. By providing this benefit you are addressing a growing concern of your valued customers and members.
- An affordable way to add value. Coverage is competitively priced, based on group size and desired policy limits and services. Pricing is also available for spouse and family coverage.
- A solution that seamlessly integrates with other offerings. Our customer-focused marketing makes and streamlines implementation and underscores your commitment to providing financial security.

An Evermore Sophisticated Threat

A retailer suffered a massive data breach when thieves deployed software that was secretly installed on servers at every one of its grocery stores. The software intercepted credit card data from customers as they paid with payment cards at store checkout counters and sent the data overseas. According to the retailer, the problem potentially compromised the account numbers and expiration dates on all 4.2 million credit and debit card numbers used at stores in six states.²

PIC is provided by the Identity Theft and Fraud Group of AIG, a leader in solutions for the fraud risks confronting consumers and businesses worldwide. Our state-of-the-art products and services enable consumers and businesses to manage and mitigate identity theft, fraud, malicious computer viruses, and credit-card system related liabilities.

² Kerber, Ross "Advanced tactic targeted grocer; 'Malware' stole Hannaford data," The Boston Globe, 28 March 2008.

To learn more about Personal Identity Coverage:

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