

FAQ's Identity Theft

- 1.) What does Identity Theft mean?
 - The use of your name, address, social security number, bank or credit card account number, or other identifying information without your knowledge.
- 2.) Who do I call if I have become a victim of Identity Theft?
 - Contact the Claim Administrator at 1-877-296-4892 to receive your Personal Recovery Plan Package.
- 3.) When is my coverage effective?
 - Coverage begins on your effective date and will continue for one year.
- 4.) What does this benefit cover?
 - A trained ID Recovery Advocate to help you to recover your good name and rightful credit history.
 - A Recovery Guide Package that includes forms and instructions.
 - Reimbursement for Identity Theft Expenses incurred as a result of Identity Theft incidents that occur during the coverage Period.
- 5.) What would be considered an Identity Theft Expense?
 - Legal expenses occurred as a result of your Identity Theft.
 - Lost Wages or salary you lose as a direct result of time off work taken by you to report or address the effects of your Identity Theft.
 - Loan Application Fees, Long distance telephone cost, postage cost, notary fees, and cost to purchase credit reports.
- 6.) How much of my expense is covered?
 - Coverage is limited to Identity Theft Expenses up to \$10,000, which includes \$500 per week for up to 4 weeks for lost wages.
- 7.) Is there a limit to how many claims I can file?
 - There is a limit of one (1) Identity Theft incident(s) per twelve (12) month period.
- 8.) Is there a website available to download forms?
 - WWW.cynoSureIDRestore.com
- 9.) What will I need to supply to file a claim?
 - Signed and completed claim form.
 - Proof fraud alert was placed with each major credit bureau immediately after discovery of Identity Theft.
 - Copy of complaint filed with the Federal Trade Commission.
 - Copy of settlement reached by each party involved with your Identity Theft Incident.
 - Copy of the police report.
 - Copy of all receipts, bills or other records that support the Identity Theft Expenses incurred.
- 10.) How long do I have to file a claim?
 - You must report the claim within ninety (90) days of the Identity Theft or as soon as reasonably possible.