

Identity Fraud Protection

The Central Insurance Companies are comprised of Central Mutual Insurance Company, All America Insurance Company, and CMI Loyds (Texas).

The coverages described here are in the most general terms, and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

Identity Theft Costs Time and Money

When someone uses your personal or financial information to commit fraud or other crimes, you are a victim of identity theft. The cost of recovering a stolen identity can reach thousands of dollars. But victims report that the time and emotional toll identity theft and recovery take are the greatest losses. It's frustrating, confusing and, at times, even frightening, especially when thieves open fraudulent accounts in your name.

Central's Identity Fraud Protection provides coverage for identity theft expenses, as well as identity management and recovery services for personal help restoring your credit and identity records. Coverage highlights include:

Identity Management Services

Central has partnered with IDentity Theft 911[®], a premier provider of identity management and identity theft remediation and resolution services, to offer Identity Management Services.



See the reverse side of this brochure for a complete listing of these services.

Resolution Services

Recover from account takeover or identity theft with unlimited assistance to fix issues, handle notifications, and provide credit and fraud monitoring for victims. Services include:

- Access to a Fraud Specialist
- Placement of Fraud Alerts
- Access to IDentity Theft 911 Resolution Center
- Assistance with Filing Police Report
- Fraud Victim Affidavit
- Credit Grantor Notification
- Governmental Agency and Association Notification
- Credit and Fraud Monitoring Provided to Fraud Victims
- Creation of a Comprehensive Case File
- Active Post Fraud Follow-Up

Expense Reimbursement

The Identity Fraud Protection endorsement reimburses you for up to \$25,000 for covered expenses incurred to repair your credit history and identity records in the event of an identity theft. Covered expenses include:

- Lost wages as a result of time away from work
- Credit bureau reports
- Fees for reapplying for loans declined due to falsified credit information
- Postage, phone, and shipping fees
- Certain legal fees caused by identity theft
- Notary and filing fees

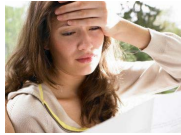


"A" (excellent) rating by A.M. Best Company

www.central-insurance.com



Assisted Living Fraud Support – Lean on us for guidance in power of attorney and legal guardianship matters to assist with identity management and resolving fraudulent misuse.



Breach Assist – Respond swiftly, confidently and correctly when companies notify you that your data has been compromised.



Break-In Recovery – Stop thieves in their tracks after a home, auto or boat break-in with assistance from our fraud experts to prevent use of compromised personal data.



Child Identity Theft Support – Invest in your children's future by asking us to help protect their identities now, before they're the victims of fraud or theft.



Disaster Recovery – Recover following a natural disaster with ID and document replacement, access to financial institutions and communicating with family, friends, or providers.



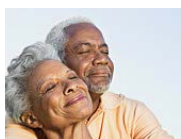
Document Replacement Services – Replace lost, stolen, or destroyed documents and identification, and get help notifying government agencies and providers.



E-mail Compromise Assist – Thwart, detect, and recover from e-mail hacking. Plus, get help managing your identity and privacy in your online communications.



Employment Identity Theft Support – Call us to give pink slips to criminals who build their identities, careers, and Social Security credit using your personal information.



Estate Identity Theft Support – Keep the identities of deceased family members safe with help from our fraud experts so fraud doesn't come back to haunt you.



Financial Fraud Support – Reach out to us to protect your current and future credit from unauthorized account activity, account takeovers, and financial accounts opened in your name.



Medical Identity Theft Support – If criminals use your personal data to commit medical fraud, we help you heal your identity and get back on your feet.



Military Identity Theft Support – Protect your good name when you're defending our country. We'll work with you or an authorized relative to place an active-duty military fraud alert.



Phish Assist – Sidestep phishing scams with our detection and recovery support when crooks try to steal your personal data, online usernames, passwords, and credit card data.



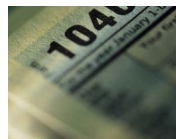
Proactive Services – When your personal data is compromised we can help you take preventative measures, such as placing fraud alerts, to help avoid identity theft.



Social Media Compromise Assist – Get smart about managing your family's reputation on social networks.



System Protection Guidance – Protect devices—tablets, computers, and smartphones. Our fraud specialists will provide industry rated resources and options.



Tax Fraud Support – Cut through taxing red tape and secure your refund with our expert guidance after crooks steal your social security number and file in your name.



Travel Identity Theft Support – Contact a fraud specialist to help replace your lost or stolen IDs, passports, visas, and other documents no matter where you are on the globe.

During any stage of life personal fraud specialists will guide you through proactive measures and/or the resolution process – no matter what your identity issue is – until your problem is fully resolved and your peace of mind is restored. For assistance and to report a claim:

- Visit www.central-insurance.com
- Call 888-263-2924

- Contact your independent agent
- Call ID Theft 911 direct at 877-630-8406

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