

CALIFORNIA CASUALTY'S ID DEFENSE

... identity services **for every stage of life**

RESOLUTION

Resolve account takeover or identity theft.



A personal, on-call fraud specialist provides unlimited assistance to restore your identity, handling the entire notification and documentation process. Victims receive one year of free credit and fraud monitoring, plus follow-up.

PROACTIVE

Put an end to identity theft before it starts.



If your personal data has been compromised, a fraud specialist quickly moves to help lock out thieves with a fraud alert and acts swiftly to safeguard your identity and help prevent any further damage.

CHILD RISK

Protect a minor child's identity...before it's too late.



Don't wait until fraudulent data stops your child from getting a driver's license or a job. A fraud specialist helps clear up fraud and lock out identity thieves long before they wreak havoc on a minor child's personal information.

MARRIAGE

Say 'I do' to identity protection.



A fraud specialist navigates engaged couples and newlyweds through the maze of marriage license requirements, helps them guard against wedding identity scams, provides name-change assistance, creditor notification, and other services.

TAX

Get a handle on "taxing" fraud issues



A fraud specialist helps protect you from tax-related fraud, and if it does occur, a specialist helps you meet the challenges with assistance to detect it, provide the IRS with necessary documentation, and prove your identity.

MILITARY

Defend your identity while you defend our country.



Active duty military personnel can stand up to identity thieves back home. A fraud specialist works with you, your authorized spouse or family member, placing a Military Fraud Alert to help safeguard your identity.

MEDICAL

Recover from medical identity theft.



A fraud specialist clears up the damage from fraudulent insurance claims and bogus medical services, stopping relentless collection agencies and correcting your treatment files before a medical catastrophe occurs.

TRAVEL

Keep identity thieves off your travel itinerary.



You're overseas and suddenly discover a missing passport, driver's license or credit card. Get worldwide access to a fraud specialist to help you recover lost or stolen identification and lock out identity thieves at home or away. Be sure to call ahead of time to receive your travel package to help you prepare for your trip.

RELOCATION

Safeguard your identity when you're on the move.



A fraud specialist helps make sure your sensitive financial, credit and identity information moves safely with you. Helps you facilitate uninterrupted access to financial institutions and accounts during a move.

BREAK-IN

Stop thieves in their tracks after a break-in.



They've already broken into your home, auto or boat. A fraud specialist springs into action with a fraud alert to help keep identity thieves from breaking into your personal data as well.

DISASTER

Regain peace of mind in the wake of a fire or disaster.



A fraud specialist helps you quickly replace identification and documentation needed to rebuild your life, helping to facilitate access to financial institutions and relaying messages to family, friends and providers.

ESTATE

Lock out identity thieves when a loved one has passed away.



To minimize the risks to survivors, a fraud specialist steps in to lock down the deceased's personal and financial information to prevent misuse, systematically notifying credit issuers, as well as helping to secure death certificates.

Powered by:

Identity Theft **911**
From panic to peace of mind.™

Call **1.800.800.9410** for questions and to be connected to a fraud specialist.

The Facts* on Identity Theft

- First on the FTC's list of consumer complaints for 10 consecutive years.
- Total annual fraud costs increased by 12.5% to \$54 billion.
- Number of victims increased 12% in 2009 to 11.1 million.
- Affected nearly 5% of the U.S. adult population in 2009.

* Federal Trade Commission 2010 complaint data; Javelin Strategy & Research's 2010 Identity Fraud Survey Report

ID Defense services are a free benefit provided by:



Call **1.800.800.9410** for questions and to be connected to a fraud specialist.

For news on the latest identity scams, streamlined access to Internet resources and a wealth of preventative tips, check out California Casualty's daily-updated educational Web site at: calcas-idtheft.com

ALSO SEE SIDE 2, TO LEARN MORE ABOUT ALL OF THE ID DEFENSE SERVICES.

Protect your identity during every stage of life

The easiest way to prevent becoming a victim of identity fraud is to stay one step ahead of identity thieves. California Casualty makes that easy with **ID Defense**.** As a California Casualty customer, you've had free and automatic access to our **Identity Theft Resolution Service**, part of **ID Defense**. But don't wait until your identity has been compromised to take advantage of this service. Our **ID Defense** is now even more comprehensive, protecting your identity in every stage of life—even before a breach of security takes place.

Stopping Identity Theft Before it Happens—When to Call

You already know to call us if your personal information has been stolen or compromised. Identity thieves, however, are always finding new and unexpected ways to access and use sensitive information. Did you know that life events like the following are prime opportunities for thieves that might require fraud specialist assistance?

- You get married or divorced and want to change your name.
- Your two year old child receives a credit offer.
- You're slated for active military duty.
- A loved one dies, and creditors must be notified.
- You're planning a move or traveling overseas.

ID Defense has no service limits, so call us to be connected to a fraud specialist whenever a life change makes your personal information vulnerable. Remember, no question is insignificant—we believe early intervention is key to safeguarding your identity.

Protecting Your Good Name—At No Cost to You

ID Defense is free and automatic to every California Casualty policyholder and their household family members.*** We absorb the cost of this service as part of our ongoing dedication to protecting our customers in a time of rising identity theft. **ID Defense**, as a free benefit of your policy, saves you money, time, and frustration.

Your Personal Identity Protection Team

Many consumer companies like credit card providers offer fraud protection as part of your service, but oftentimes this is limited to reversing fraudulent charges and providing tips. **ID Defense** goes above and beyond, assigning you a personal fraud specialist who serves as your advocate, guiding you through the process, to resolve your situation and restore your good name. **ID Defense** is powered by **Identity Theft 911®**, the nation's leader in identity management and fraud education, protecting more than 30 million Americans in 10% of all American households.

** ID Defense powered by Identity Theft 911, is a complimentary service provided to all California Casualty program policyholders. This service is not an insurance product and does not reimburse your expenses or losses.

*** California Casualty ID Defense Services are available to a spouse and/or relative who lives in the household.