PERSONALIZED IDENTITY MANAGEMENT FOR EVERY STAGE OF LIFE.

CALIFORNIA CASUALTY'S

D DEFENSE

IDENTITY THEFT CAN DERAIL LIFE'S GREATEST MOMENTS

WE'LL KEEP YOU ON TRACK THROUGH A LIFETIME OF RISK

CYBERSCOUT Formerly

Identity Fraud Facts¹

- + 12.7 million victims
- + Identity theft claims a new victim every two seconds
- + 1 in 7 breach victims experience fraud

Get help with changing circumstances and threats:

+ Document Replacement

+ Proactive Services

- Travel Risk
- External Breach Support
- System Protection Support
- Email Identity Support
- Phish Assist

+ Fraud Services

- Financial Identity Theft
- Tax Identity Theft
- Utility Identity Theft
- Payday Loan Identity Theft
- And More

1 "2015 Identity Fraud: Protecting Vulnerable Populations," Javelin Strategy & Research.

ID Defense services are a free benefit provided by:



If you would like to learn more, call 1.800.800.9410 and choose option 3.

CYBERSCOUT

ID DEFENSE Identity Management Services

California

Casualty

From getting married and buying a home to raising children to retiring, practically every key moment in your life opens up new exposure points and opportunities for identity thieves and fraudsters.

But you already have too much to think about, and the constant phone calls and paperwork involved in recovering from identity theft can be overwhelming.

ID Defense* from California Casualty keeps pace with emerging identity threats across all stages of your life, thanks to **CyberScout**, the nation's premier provider of identity services.

If you ever find yourself faced with identity theft worries, you and your family^{**} can get help from a dedicated **CyberScout** fraud specialist whose support goes far beyond do-it-yourself kit resolution. The specialist will handle the recovery process behind the scenes by placing fraud alerts, calling creditors, and sticking with you for as long as it takes to restore your good name and peace of mind.

This benefit, which is available 24/7, is free and automatic to every California Casualty policyholder. It is our way of saying thanks for including us in your insurance services family.

* **ID Defense** powered by **CyberScout**, 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.

** **ID Defense** is available to a spouse and/or immediate family members under 26 years old who live in the household.

SEE SIDE 2, FOR A COMPLETE LIST OF AVAILABLE SERVICES.

Proactive Services





relocation risk Safeguard your identity when you're on the move. Make sure sensitive information travels safely with you-and that all your providers have your new mailing address.



relationship Identity Support

When relationship statuses change, navigate name-change requirements and creditor notifications for marriage, divorce and separation with our assistance.



military risk

Protect your identity and credit with active-duty military fraud alerts on your accounts when defending our nation abroad.



travel risk Replace lost or stolen identification, passports, visas, and other documents with our help no matter where you are in the world.



Disaster Identity Support

After a natural disaster, replace IDs and documents, access financial institutions, and communicate with family, friends or providers with our help.



external Breach Support Get support when your personal information is exposed by an employer, retailer, or any other third-party organization



System Protection Support Receive assistance before and after a personal computing device, such as a desktop, tablet or smartphone, is compromised.



email Identity Support Helps thwart, detect and recover from email hacking that can lead to fraud. Plus, we help manage your identity and privacy in online communications.



Social media Identity Support

Manage your family's reputation on social networks-and protect their identities and credit-with help from our fraud experts.



Phish assist

Fight phishing scams that entice you to divulge personal data Draw on our detection and recovery support to stay secure.



assisted Living Identity Support Receive guidance for power of attorney and legal guardianship matters to assist with identity management and fraud resolution.



estate Identity Support

Preserve the identity and memory of deceased family members should their identifying information ever be misused.



Proactive and Fraud Services

Document replacement

Replace lost, stolen, or destroyed documents and identification, and get our help notifying government agencies and providers.

Fraud Services

Financial Identity theft

Regain financial stability after thieves take over existing financial accounts or open new accounts and run up debt in their name.



tax Identity theft

Protect your identifying information after criminals use it to file a false return or steal your refund.

We help you untangle difficult-to-resolve identity theft used



Payday Loan Identity theft

Recover your credit and good name with our assistance after criminals use your information to take out high- interest loans and then stick you with the bill.



Government Benefits Identity theft

protect your physical and financial well-being.

employment Identity theft Support

Restore your identity after criminals use your personal

Restore your good name and successfully interact with

government agencies when your identity is falsely linked to

information for employment, which can lead to fraudulent

Helps safeguard government benefits from thieves who can disrupt your life by depleting unemployment, child support, or Social Security benefits.

Restore your medical history and benefits after fraud to help









mortgage Identity theft

Criminal Identity theft

medical Identity theft

tax and medical issues

a crime.

Protect your credit, equity, and above all, your home from a crime that can result in hundreds of thousands of dollars lost

Recover your good name after your financial information is

incorrectly linked to another person's outstanding debt.





Financial Fraud

Debt tagging

Clear up unauthorized activity on accounts and restore your credit with help from an CyberScout fraud specialist.



Brought to you by: California Casualty



for pricey cable services, power bills and more.

Utility Identity theft