



## New Coverage Announcement

### Identity Theft Expense Reimbursement Coverage

Northland is pleased to announce the introduction of another innovative coverage enhancement for your Transportation insurance customers, **Identity Theft Expense Reimbursement Coverage**. Identity theft is one of the fastest growing crimes in the country today. According to a recent study, more than 8.4 million people were victims of identity theft in 2006, with total losses exceeding \$50 billion. If one of our Transportation customers becomes an Identity Theft victim, we want to be able to assist them in minimizing their loss, thereby allowing our insureds to once again focus their full attention back on their Transportation business.

Note that banks and credit card companies will usually reimburse identity theft victims for their direct financial loss. However, identity theft victims need to be aware that they will not be reimbursed by these same financial institutions for the many hours and potentially thousands of dollars in out-of-pocket expenses they may incur in re-establishing their credit and clearing their name.

Northland's new Identity Theft Expense Reimbursement Coverage will be provided to all Northland Transportation policyholders automatically by Endorsement for **no additional charge** subject to approval by the various states. Our Identity Theft coverage provides a **\$2,500 limit** for expenses incurred as the direct result of any one Identity Theft. Coverage extends to **owners** of the Named Insured firm.

Covered **expenses** include:

- Lost wages as a result of time taken off from work to deal with the fraud, including wrongful incarceration – up to \$500 per week for four weeks.
- Notary and certified mail charges for completing and delivering fraud affidavits.
- Fees to reapply for loans that were denied as a result of erroneous credit information due to the identity theft.
- Long distance telephone charges for calling merchants, law enforcement agencies or credit grantors to discuss an actual identity theft.
- Reasonable Attorney fees incurred, with our prior consent.

This new coverage enhancement continues Northland's long tradition of providing innovative coverages targeted to the unique needs of our transportation customers. In the near future, we will be sending you a Notice of Change and a copy of the actual Identity Theft Expense Reimbursement form once it is approved by the state insurance departments in your territory.

---