



## Erie Insurance's Identity Recovery Coverage Expanded to Include Fraud

(Erie, Pa. - November 10, 2008) In the time it takes to brew a morning cup of coffee, a thief could steal a person's identity. That means months of frustration, hours on the phone talking to creditors and lawyers, and hundreds - if not thousands - of dollars to restore your good name. Erie Insurance's Identity Recovery Coverage, available for a \$20 annual premium, is designed to help policyholders restore their credit standing in the event of identity theft. Soon, the coverage will be enhanced to include fraud protection at no additional cost.

Effective Dec. 1, 2008, pending state approvals, Identity Recovery Coverage will also include the ability to recoup fraudulent charges that are not covered by homeowner policies or credit institutions. Some credit institutions cap the amount that they will reimburse for falsified charges; in some cases, that limit may be as low as \$50.

"Erie Insurance is one of the few insurance carriers offering fraud coverage," notes Terry McConnell, vice president and manager, Personal Lines Underwriting. "It's important to note the distinction between fraud and identity theft."

- Fraud includes using the victim's existing credit or bank account(s) to make false charges, check forgery, counterfeit money and criminal deception.
- Identity theft includes using the victim's identity (Social Security number, date of birth, etc.) to create new accounts.

If fraud occurs, a policyholder will first use the \$2,500 fraud coverage on the HomeProtector policy, if applicable, and then use the Identity Recovery Coverage for charges up to \$25,000. Erie Insurance also makes available a case management specialist to help guide the policyholder through the recovery process.

In addition to the fraud coverage, a number of other enhancements are being added to the Identity Recovery Coverage. These include broader coverage for legal and miscellaneous costs, coverage for misuse of a valid credit or bank account and more.

For more information on Erie Insurance's Identity Recovery Coverage, visit [www.erieinsurance.com](http://www.erieinsurance.com) or talk to an [Erie Insurance agent](#).

According to A.M. Best Company, Erie Insurance, based in Erie, Pennsylvania, is the 16th largest automobile insurer in the United States based on direct premiums written and the 21st largest property/casualty insurer in the United States based on total lines net premium written. Erie Insurance, rated A+ (Superior) by A.M. Best Company, has over 3.9 million policies in force and operates in 11 states and the District of Columbia. Erie Insurance Group ranked 488 on the FORTUNE 500. Most recently, Erie Insurance earned J.D. Power and Associates' award for "Highest in Customer Satisfaction with the Auto Insurance Purchase Experience." This award recognizes the top rankings in J.D. Power's 2008 Insurance New Buyer Study, which assesses customers' experience in purchasing a new auto insurance policy.

### CONTACT:

Vanessa Paris

Corporate Communications

1-800-458-0811, ext. 7568

E-mail - [vanessa.paris@erieinsurance.com](mailto:vanessa.paris@erieinsurance.com)

Erie Insurance - [www.erieinsurance.com](http://www.erieinsurance.com)