

Product

Identity theft is a growing concern throughout the United States, and it's a threat from which no one is immune. It has become so prevalent that most people, if not victims themselves, know someone who has been a victim. The crime can be devastating, and is often costly and time-consuming to resolve.

We are proud to offer Farmers Identity Shield. This product not only assists in fixing your identity problems but also provides the tools to detect problems when they begin. Farmers Identity Shield is a comprehensive package of coverage and services to help you safeguard your identity.

Security tips

Identity theft can hit you no matter where you live or what your income. Know how to protect yourself:

- Do not carry your Social Security card in your wallet
- Use online bill pay and e-bills to reduce the amount of sensitive data in your mail
- Use a secure locking mailbox or a post office box
- Shred with a crosscut shredder anything that contains your name, address or other sensitive data before discarding
- Never write your Social Security number on your checks
- Check www.farmersidentityshield.com for more tips, plus daily updates on the latest schemes and tricks ID thieves use



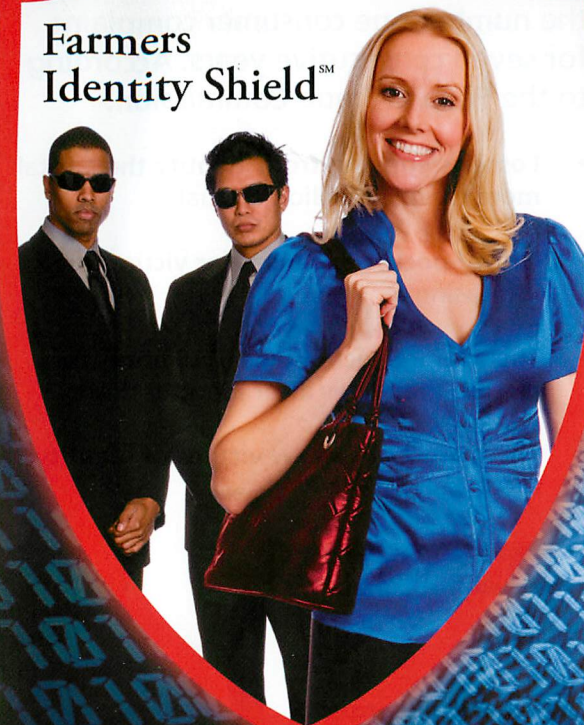
FARMERS

Gets you back where you belong.®

Contact your agent for more information:

MONITOR. INSURE. RESTORE.

Farmers
Identity ShieldSM



Farmers[®]
Comprehensive Solution
to manage your identity



FARMERS

Gets you back where you belong.®

Why is Identity Shield needed?

Identity theft is the fastest growing crime in the U.S. It has been listed as the number one consumer complaint for seven consecutive years. According to the Federal Trade Commission:

- Losses stemming from identity theft total more than \$56 billion annually
- Out-of-pocket expenses for victims are increasing
- The average victim takes 175 hours to restore their lives after identity theft
- There are 27,000 new victims of identity theft daily

What does it provide?

Coverage

- \$28,500 expenses
- \$1,500 indemnity

Credit monitoring

- Continuous monitoring of credit files as well as publicly accessible records for fraudulent activity for two people
- Annual identity report with details of the customer's credit file and public records

Victims of identity theft or those who suspect they may be victims receive:

- Identity resolution services for the entire household
- Access to an advocate who will guide the victim through the identity recovery process 24 hours a day, seven days a week
- Preparation of correspondence necessary to notify all relevant parties of the fraud (credit bureaus, financial institutions, etc.)
- Creation and maintenance of a case file of all phone calls, documents and results
- Assistance in placing fraud alerts and security freezes with credit bureaus

Even if you are not a victim of identity theft:

- Professional on call to answer questions regarding identity safety concerns
- Assistance in replacing lost, stolen or damaged identification documents (birth certificate, passport, etc.)
- E-mail tips and news to help prevent identity theft
- Access to Farmers' informative Web site www.farmersidentityshield.com.

More

- Specialized services for military members, families with children and those who have lost a spouse
- Unique services for those traveling abroad

How much does it cost?

Farmers Next Generation Homeowners or Texas Family Home Policy = \$45

All other Farmers Homeowner types* = \$65

* This includes Special Form, Protector Plus, Condo, Renters, Texas HOA

