



United Heritage Property And Casualty Company Is Pleased To Provide Identity Fraud Expense Reimbursement Protection

This coverage is provided at no additional cost to all United Heritage Property & Casualty policyholders*, including your spouse, parents, and children under age 18, who are residents of the household.

An Identity Fraud Expense Reimbursement policy has been purchased from St. Paul Travelers by United Heritage P&C that includes the following coverages:

- 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
- Costs for Daycare and Eldercare incurred as a result of the fraud
- Notary and certified mail charges for completing and delivering fraud affidavits
- Fees to re-apply for loans that were denied due to erroneous credit information due to identity theft
- Long distance telephone charges for calling merchants, law enforcement agencies or credit grantors to discuss an actual identity theft
- Attorney fees incurred, with St. Paul Travelers' prior consent, for:
 - Defending suits brought incorrectly by merchants or their collection agencies
 - Removing criminal or civil judgments wrongly entered against the victim
 - Challenging information in a credit report
- This Identity Fraud Expense Reimbursement is subject to a limit of liability for any one loss of \$10,000 and subject to no deductible.
- Claims may be reported to St. Paul Travelers by calling 1-800-842-8496. A Victim's Kit containing instructions will be sent to guide you through your credit restoration process.

*This coverage is provided only to natural persons and does not apply to any other entity. The coverage begins September 1, 2005 (providing you are a policyholder as of this date) and is canceled with no further notice when you no longer have a policy in force with United Heritage P&C.

This material does not amend, or otherwise affect, the provisions or coverages of the master policy or certificate. It is not a representation that coverage does or does not exist for any particular claim or loss under any such document. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy provisions, and any applicable law.

A certificate of coverage may be found at www.unitedheritage.com or by requesting it from your local United Heritage Property & Casualty agent.

Identity Fraud Expense Reimbursement Insurance is underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183.

Identity Fraud Expense Reimbursement Protection Endorsement

An Identity Fraud Expense Reimbursement policy has been purchased from St. Paul Travelers by United Heritage Property & Casualty Company. This coverage is provided to all United Heritage Property & Casualty Company policyholders including your spouse, parents, and children under age 18, who are residents of the insured household – coverage is provided only to natural persons and does not apply to any other entity. The coverage begins September 1, 2005 (providing you are a policyholder as of this date) and is canceled with no further notice when you no longer have a policy in force with United Heritage Property & Casualty Company. If St. Paul Travelers cancels or United Heritage Property & Casualty does not renew the Master Policy, all coverage for Identity Fraud Expense Reimbursement Protection will cease.

This material does not amend, or otherwise affect, the provisions or coverages of the master policy or certificate. It is not a representation that coverage does or does not exist for any particular claim or loss under any such document. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy provisions, and any applicable law.

Identity Fraud Expense Reimbursement Insurance is underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183.