

### Identity Recovery Coverage

Identity Recovery Coverage is provided to active union members of The Midwest Coalition of Labor (MCL) and their “families” under policy number IFB6500058. “Families” means any person related to you by blood, marriage, civil union or adoption who is a resident of your household. This includes a ward or foster child. This coverage is underwritten by The Hartford Steam Boiler Inspection and Insurance Company, part of Munich Re. The highlights include the following:

### Identity Recovery Help Line

Should you suspect you are a victim of identity theft, call 1-833-816-7690 toll free, which will connect you to professionals who will answer your initial questions and provide information about how to file an identity theft claim. Active union members and their “families” who are confirmed identity theft victims are then referred to an identity recovery case manager. **Please be advised that once a claim is reported, the claims adjuster will contact your program administrator to verify your status and eligibility for the Identity Recovery Benefit.**

### Identity Recovery Case Manager Service

Confirmed identity theft victims are referred to a case manager who will guide you through the steps to correct your credit history or identity records. This can include:

- Working with the three national credit repositories (Equifax, Experian and TransUnion), creditors, financial institutions, and others to identify errors and help claimants correct their records;
- Requesting a fraud alert with credit repositories where warranted;
- Preparing communications for claimants to send to the Social Security Administration, state Department of Motor Vehicles and other government entities;
- Working with claimants to check for a recurrence of identity theft problems;
- Keeping detailed records of the steps taken and remaining in the process.


Service is provided by case managers who are licensed investigators and who are able to take action on your behalf, with your permission, through a limited power of attorney.

### Identity Theft Insurance

Your coverage also includes expense reimbursement insurance up to \$25,000 with no deductible. This reimburses confirmed identity theft victims for covered expenses arising from a defined identity theft event, including:

- Certain legal fees incurred in connection with the identity theft;
- Lost wages as a result of time away from work (up to \$5,000);
- Costs for child or elder care as a result of time away from home (subject to joint lost wages sublimit of \$5,000);
- Cost of obtaining credit repository reports;
- Fees when reapplying for loans initially declined due to falsified information;
- Postage, phone and shipping fees; and
- Costs for miscellaneous expenses that arise directly from the identity theft (up to \$1,000).

*This is a summary of coverage. All coverage features may not be available in all states. The policy includes details on all coverages, terms, conditions and exclusions.*



Call the Identity Recovery helpline with questions or to report a claim. When calling, provide the following Policy Number:

Policy Number: IFB6500058  
Phone: 1-833-816-7690  
eMail: [Customer\\_Solution\\_Center@hsb.com](mailto:Customer_Solution_Center@hsb.com)



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