

MSTA's Identity Theft Coverage

MSTA was able to negotiate a valuable membership benefit for MSTA members with our liability carrier for the 2008-09 policy: Identity Theft Coverage. The plan is very comprehensive, and it costs MSTA members nothing.

Benefit responds to the fastest-growing crime

Identity theft is the fastest growing financial crime in America — striking more than 9 million victims in the past year. In a matter of seconds, personal information such as a Social Security number, a credit card number or an address can be stolen and used to obtain a new mortgage, line of credit or additional credit card. Victims may never know their identities have been stolen until unauthorized transactions appear on credit card statements, collection notices appear in the mail or loan applications have been declined. In a short period of time, extensive damage can be done as a result of a stolen identity.

Restoring one's name and good credit is a time-consuming and expensive process. Victims must endure a number of costly steps to dispute fraudulent debts and accounts opened by an identity thief.

MSTA coverage highlights

- \$10,000 coverage limit
- Unparalleled customer claims service: Highly trained identity theft specialists are on call 24/7 to guide individuals through the process of restoring their identity profiles and credit records. An ID theft recovery kit, complete with form letters to send to creditors and bureaus, is provided to each identity theft victim.
- Income protection: Coverage is provided for lost wages as a result of time off work related to a covered stolen identity event.
- Expense reimbursement: Expenses related to the recovery of your identity, including defense costs for certain civil suits, refiling for loans and reimbursement of fees are covered.
- Identity restoration services: Provides a personal case manager to do most of the recovery work on the victim's behalf.
- Computer physical damage: Loss resulting from direct physical damage to hardware.
- Computer virus coverage: Loss resulting from damage to computer programs as a result of a computer virus.

One out of every eight adults, or a member of their family, has been victimized by identity theft. Almost every day you can read about victims of stolen identities. MSTA has added this benefit to enhance the insurance benefits it provides its members:

- A comprehensive \$2 million professional liability insurance plan
- \$10,000 accidental death & dismemberment
- Identity theft protection

The Missouri State Teachers Association is there for you!
(800) 392-0532 • www.msta.org

