

Answers to Frequently Asked Questions



What are Identity Theft Services?

Through a partnership with Identity Theft 911, the nation's leader in identity management and fraud education, eligible policyholders can access on-demand, one-on-one fraud specialist assistance to help prevent and resolve identity theft and fraud at every stage of life. Identity Theft Services are designed especially for policyholders when they get married, have children, move or travel.

Who is eligible for this service?

Any Grinnell Mutual customer with a current Farm-Guard®, Home-Guard® or Comprehensive Personal Liability policy with us is eligible for assistance.

How much do these services cost?

If you are eligible, there are no costs for these value-added, free services.

How do I access fraud specialist assistance?

Simply call our policyholders benefits service phone number. As soon as your eligibility is verified, you'll be connected to a highly trained and certified Identity Theft 911 fraud specialist who will provide unlimited assistance.

When do I use the services?

Identity Theft Services are available for a variety of loss situations. For example, if you've experienced a theft or break-in, call to speak with a fraud specialist about preventing possible identity theft. Or, if the contents of your home is damaged from a fire or natural disaster, you should speak with a fraud specialist about document replacement services.

Do I have to file a claim to access these services?

No, absolutely not. These services are NOT an insurance product. So obtaining unlimited free fraud specialist assistance does not require filing a claim.

The facts* on identity theft:

- First on the FTC's list of consumer complaints for 10 consecutive years.
- Total annual fraud costs increased by 12.5% to \$54 billion.
- Number of victims increased 11% in 2009 to 11.1 million.
- Affected nearly 5% of the U.S. adult population in 2009.

* Federal Trade Commission 2010 complaint data; Javelin Strategy & Research's 2010 Identity Fraud Survey Report

About Identity Theft 911®

Protecting more than 30 million Americans, Identity Theft 911 is a leader in identity management and identity theft remediation and resolution services to businesses and consumers on behalf of its 450 client institutions, as well as in comprehensive data breach preparedness (including incidence response plans), compliance, and notification and remediation services that are currently found in more than 150,000 businesses.



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