

Service Helps Identity Theft Victims Restore Their Credit

Dear Policyholder:

Grange Insurance is now providing you with identity theft restoration services to help simplify the complicated process of restoring your credit and regaining control of your identity should you become a victim of identity theft.

These services are automatically available to you at no additional cost as long as your Identity Theft Coverage Endorsement (HO538), which is attached to your homeowner policy, remains effective. Our records indicate you currently have this coverage.

Identity theft, or the misuse of another person's identifying information to achieve financial gain, is the fastest growing crime in the United States. According to a 2003 survey sponsored by the Federal Trade Commission, about 10 million Americans were victims of identity theft in the previous year, with the average victim spending \$500 and 30 hours resolving his or her problems.

What to Do If You're a Victim

If you think you're a victim of identity theft, you can now call Grange's Claim Center at (800) 445-3030 for help. A personal advocate will be assigned to work closely with you to provide the following services, if necessary:

- File police reports and notify the appropriate government agencies;
- Create a Fraud Victim Affidavit to notify credit agencies that you're a victim of fraud;
- Prepare all documents and make phone calls for notifying credit grantors;
- Enroll you in one year of credit and fraud monitoring.

It's important to read your policy carefully and review your Declarations Page for a thorough understanding of the services provided. If there is any conflict between the policy and this letter, the policy provisions will apply. Please contact your Grange Agent if you have any questions about this service.

You can also visit www.grangeinsurance.com for tips on preventing identity theft.

Thank you,

Grange Insurance Companies