

# BADGE AGENCY, INC.

## INSURANCE

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MEMO			Page 1
ACCOUNT NO.	OP	DATE	
SIMONJ1	BF	05/15/2017	
POLICY INFORMATION			
POLICY #	HP0278061		
TYPE	EFFECTIVE	EXPIRATION	
HOME	07/09/2017	07/09/2018	

John M. Simon  
Vicki Claireaux Simon  
534 West 42nd St Apt 8  
New York, NY 10036

Mr. & Mrs. Simon

Re: Home Systems Protection

We are pleased to announce that Home Systems Protection & Identity Protection Coverage is now available through the Andover Companies, and has been added to your Homeowners Policy. Please see the enclosed brochures for a detailed explanation of this worthwhile coverage. The charge for this coverage is \$55.00.

Please feel free to call our office with any questions or concerns about this important addition.

BRITTANY AMBROSE





## IDENTITY THEFT VICTIMS NEED MORE THAN INSURANCE, THEY NEED IDENTITY REPAIR

### Insurance protection to cover victims' expenses

"While merchants and financial institutions absorb most of the fraudulent charges, they do not pay the expenses a person incurs to correct their credit and identity records," said Paul Nadeau. "Cases of identity theft can cost the average victim about \$1,200 because it takes a long time to unwind all the damage."

Andover's Identity Recovery program includes Expense Reimbursement coverage that pays for the out-of-pocket costs victims incur to restore their credit history and identity records following an identity theft. These include the cost of:

- Various legal fees caused by identity theft (including costs for both civil and criminal defense).
- Lost wages as a result of time away from work.
- Costs for child or elder care as a result of time away from home.
- Cost of obtaining credit repository reports.
- Fees when reapplying for loans initially declined due to falsified credit information.
- Postage, phone and shipping fees.
- Costs for mental health counseling.
- Costs for other expenses that arise directly from the identity theft.

Contact your agent today to learn more.



THE ANDOVER COMPANIES



THE ANDOVER COMPANIES



## IDENTITY RECOVERY INSURANCE

### IDENTITY THEFT VICTIMS NEED MORE THAN INSURANCE, THEY NEED IDENTITY REPAIR

According to the Federal Trade Commission, identity theft victims spend almost 300 million hours annually resolving their problems. It has been estimated that individual victims spend an average of 60 hours, sometimes much more, wading through the process of restoring their identity. Thankfully, Andover has Identity Recovery Insurance to help identity theft victims correct their credit history and restore their identity records to pre-theft status.

#### Smoothing the Road to Recovery

Our program combines insurance with service. Some companies offer coverage for expenses but offer no service to help people through this type of situation. Other companies offer a limited service capability with no coverage for financial exposures such as legal costs and lost wages. Our program brings together broad insurance coverage with a high-end service component.

"This is much better than having just coverage or just service," said Paul Nadeau, Regional Vice President at Andover. "Our program protects victims financially and also gives them real, practical help if they become an identity theft victim. We believe that Identity Recovery is an option that many of our customers are going to choose."

#### Services that Ease the Pain

Andover's Identity Recovery coverage includes two levels of service to assist victims. Insureds who even suspect a problem can call our Identity Theft Help Line where counselors can answer their questions and provide information to start the process. Confirmed identity theft victims are referred to a specialized case manager who works with the insured to handle the paperwork and legwork necessary to correct credit and identity records to pre-theft status. The case manager can assist the victim by:

- Working with the three national credit repositories (Equifax, Experian and TransUnion), creditors, financial institutions, and various service providers to identify errors and correct the victim's records.
- Writing letters for the insured to send to credit bureaus and other institutions.
- Reviewing credit files and requesting a fraud alert with credit bureaus, where warranted.
- Preparing communications for insureds to send the Social Security Administration, state Department of Motor Vehicles and other government entities.
- Working with the insured to check for a recurrence of identity theft problems.

Our case managers are licensed investigators who take action on behalf of insureds, with their permission, through a limited power of attorney.



## Home Systems Protection and Service Line Coverage

### **Losses are Common**

These real-life examples show how the cost of a breakdown adds up if your customers aren't covered.

- Electrical damage to a heat pump required replacement of the entire unit, as repair parts were no longer available. *Total Loss: \$5,400*
- A circuit breaker in a home's electrical panel fails to trip, leading to damaged wiring, light switches, outlets and appliances. Permanently installed appliances and all wiring and control devices were removed and replaced along with the failed circuit breaker. *Total Loss: \$14,000*
- A six-year-old air conditioning compressor was operated in an overheated condition for an extended period of time, leading to an electrical breakdown requiring replacement. *Total Loss: \$5,100*
- An underground sewer line on the insured's property was damaged by tree root growth. The driveway and surrounding landscape were damaged while accessing the sewer line. *Total Loss: \$10,500*

### **MyHomeWorks Helps Save Energy and Money**

Home Systems Protection and Service Line Coverage also includes complimentary access to MyHomeWorks™, a valuable online suite of easy-to-use home management tools customizable to your home. These tools help you increase home energy efficiency, save money, and keep an online inventory of home assets.

### **MyHomeWorks Features**

[www.myhomeworks.com/mhw/andover](http://www.myhomeworks.com/mhw/andover)

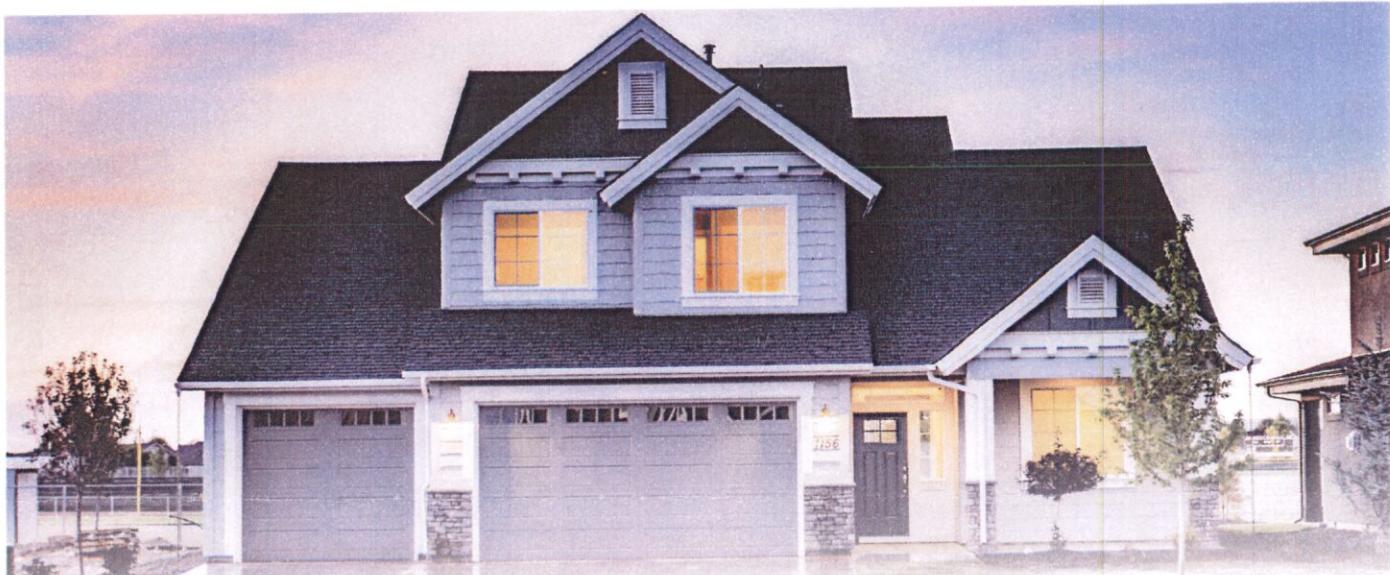
- Home Energy Score calculates a home's efficiency, determines potential energy cost savings and offers customized information for improvement.
- Home Inventory Tool is an easy way to organize photos, receipts, and information to create an online catalog of a home's assets and personal records. Information is stored safely "off-site" in case a crisis strikes.
- Reduce Utility Rates helps home owners compare electrical rate options (in deregulated states only) and sign up with a pre-qualified lower-cost supplier.
- My Tech Support is our personal computing "help desk" for the home, providing technical expertise year-round. From devices and networks to parental controls, we support your entire digital domain.
- Virtual Home Tour is a fun interactive way to find energy and money saving opportunities in every room of the house.
- Home Efficiency Center is a go-to resource for selecting, using, and maintaining home systems for optimal efficiency.

Please contact your agent for more information.



THE ANDOVER COMPANIES

The Andover Companies • Andover, MA 01810 • [www.andovercos.com](http://www.andovercos.com)



## Home Systems Protection and Service Line Coverage

### ***Introducing Important New Protections and Tools***

The Home Systems Protection and Service Line Coverage Endorsement is an exciting addition to our Homeowners Program. This endorsement covers home systems breakdowns and damaged service lines. Insureds receive an additional benefit with access to MyHomeWorks™, an exclusive suite of home efficiency tools to help them improve energy efficiency and save money.

### ***You Depend on Home Systems Daily***

When the systems and equipment you depend on break down, it is a costly inconvenience that can run into the thousands of dollars. As technology advances, home equipment has more sensitive electrical circuitry. The cost of breakdown is increasing with time.

### ***Standard Policies, Warranties, Service Contracts Fall Short***

Traditional homeowners policies exclude mechanical breakdown. Protection offered by warranties and service contracts can be limited. Our coverage is comprehensive. Our claim service ensures speedy response times and payment for covered losses.

### ***Your Critical Equipment is Covered***

- Central Air Conditioning
- Boilers and Furnaces
- Heat and Well Pumps
- Conventional and Solar Water Heaters
- Radiant Floor Heating
- Renewable Heating (e.g., solar, wind, geothermal)
- Water Purification and Filtration
- Installed Sump Pumps
- Pool and Spa Pumps
- Electrical Service Panels
- Permanent Emergency Generators
- Home Security Monitoring and Control Devices
- Chair Lifts and Elevators

### ***Underground Service Lines are Covered***

Oftentimes, home owners are unknowingly responsible for repairs to underground pipes and wiring that bring services such as water, power, data, and communication into your home (gas lines are not covered). With this coverage, not only do we pay for service line repairs, but also for the damage to outdoor property caused by the repairs (e.g., driveways, walkways, lawns, shrubbery, and plants). If your home becomes uninhabitable until the repairs are made, hotel and other costs are also covered.



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