

ALLEGANY CO-OP INSURANCE COMPANY

9 NORTH BRANCH ROAD, CUBA, NY, 14727

(585) 968-1000 FAX (585) 968-6021

NOTICE TO POLICYHOLDERS

Homeowners' Policies

Identity fraud and the expenses that it creates is a growing concern for everyone.

As more and more transactions are being made with credit and debit cards, and sensitive personal information is used on the internet, there is an increased risk that this information can be stolen. There are frequent reports in the news of large security breaches where the personal information of millions of people has been stolen. The financial burdens that may arise from these types of events can deal a serious blow to the financial security of individuals and families.

Allegany Co-op Insurance Company's *Identity Fraud Coverage* endorsement provides up to \$10,000 coverage for reasonable and necessary expenses that you would incur in the process of reporting and restoring your identity. Expenses such as attorneys' fees, document reproduction, notarization, and certified mail are covered, and there is even some limited coverage for lost wages if you have to miss work to complete forms or assist police or other authorities. Cooperation with the claims department and keeping records of invoices and receipts are required.

This coverage is provided through IdentityTheft 911 LLC. Attached is a brochure of additional services that they provide as well as their contact info and website.

Your Allegany Co-op Insurance Policy to which this notice applies will now automatically include Identity Fraud Coverage for a small premium charge of \$10.00.

If you wish to remove Identity Fraud Coverage and the associated premium charge from your policy, please contact your Agent who is listed on your policy declaration to request this change.

No coverage is provided by this notice, nor can this notice be construed to replace any provision of your policy. You should read your policy declaration page and policy forms for complete information on the coverage that is provided by your policy. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.