

Identity theft assistance

Identity theft is the number one consumer complaint for 14 years in a row, according to the 2014 Federal Trade Commission study

How you may be at risk

Identity theft is the fastest-growing crime in America, with a new victim every two seconds, says the TransUnion credit reporting bureau. Could any of these happen to you?

- Retailer data breaches
- Employment ID theft
- Social media and phishing scams

How Nationwide Private Client responds

Identity theft expense coverage is a policy benefit in the Nationwide Private Client homeowners policy with a limit of \$25,000 and options to increase up to \$100,000. Our trusted partner, Europ Assistance USA, will act as your personal advocate if your identity is ever compromised. Should identity theft or fraud occur, a team of experts will be right by your side.

After an identity theft event, our coverage helps reimburse expenses related to restoring your identity and can also help with the following:

- Reasonable attorney fees incurred due to identity theft as a result of lawsuits against you, removal of wrongful judgments, or to challenge the completeness or accuracy of information in your credit reports

- Reporting the identity theft to the Federal Trade Commission and local authorities
- Providing ongoing monitoring and alerts of fraud activity
- Lost income from time taken off work while working to re-establish identity

Why it's important for you

Given the amount of data exchanged online each second, the threat of identity theft is more common than ever — and the consequences can be devastating. Considering identity theft is more prevalent among affluent individuals, Nationwide Private Client offers:

- Advantage of having a personal advocate provided through Europ Assistance USA
- Around-the-clock assistance when you need it most — 24/7 for resolution assistance to guide through recovery

Nationwide Private Client offers these added benefits:

- Claims: Exceptional claims handling provided by Nationwide Private Client.
- Financial strength: Nationwide, a Fortune 100¹ company, is one of the largest and strongest diversified insurance and financial services organizations in the U.S. and is rated A1 by Moody's and A+ by both A.M. Best and Standard & Poor's.²

- Charitable giving: At Nationwide, we strongly believe in being good corporate citizens where we work and live. Since 2000, the Nationwide Foundation has committed more than \$355 million to charitable organizations across the U.S. Nationwide Private Client continues to demonstrate this core value through its Partners in Giving program, helping numerous lives each year.

Why Nationwide Private Client

Nationwide Private Client is dedicated to helping protect the assets and reputations of our clients. Our highly personalized insurance products, services and concierge-style claim management are thoughtfully designed to meet the distinctive needs of affluent individuals and families. We are committed to providing you a superior experience whenever you need assistance.

¹Based on revenue, Fortune (June 2015).

²Ratings affirmed 9/12/13 by Moody's, 4/2/14 by A.M. Best, and 5/13/14 by Standard & Poor's.

nationwide.com/coveragecorner

Each claim is handled on the basis of its individual facts and circumstances and in accordance with policy language, including applicable exclusions, conditions and limitations. Insurance overview is for informational purposes only and does not replace or modify the definitions and information contained in individual insurance policies, their endorsements or declaration pages, which are controlling. Terms and availability vary by state and exclusions apply. Products underwritten by Nationwide Mutual Insurance Company and Affiliates, including Crestbrook Insurance - Columbus, OH. Nationwide Private Client, Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. © 2015 Nationwide PWR-0428A0 (11/15)

