



Identity theft protection

Protect your credit and preserve your reputation

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. With Social Security numbers, names, addresses, dates of birth, credit/bank card numbers and other private information readily available, thieves may find all they need to steal your identity. It's never been more important to minimize the risk of identity theft.

How you may be at risk

Identity theft is one of the fastest-growing crimes in America. The facts are staggering.

- One in five people across the nation have been the victim of identity theft.¹
- More than 60% of identity theft victims spent more than a year trying to resolve their issue.²
- The amount stolen hit \$16.8 billion in 2017 as 30 percent of U.S. consumers were notified of a data breach, an increase of 12 percent from 2016.³
- Data breaches hit a new record in 2017 with 1,579, up 44.7% from 2016.³
- A major 2017 financial company data breach exposed the personal information of 145 million consumers.⁴
- An online service announced that all three billion of its accounts were hacked in 2017.⁴
- A popular ride-sharing service admitted that the data of 57 million customers was compromised in 2016.⁴

How Nationwide Private Client responds

You have worked hard to build a strong financial position and a solid reputation. Our Nationwide® Private Client homeowners policy includes identity theft assistance benefits so you have help properly securing your future.

Your homeowners policy automatically includes an identity theft limit of \$25,000 with options to increase up to \$100,000 to help cover the expenses that may arise from an identity theft incident. Our trusted partner, Generali Global Assistance (GGA), will act as your personal advocate if your identity is ever compromised. It also offers proactive services you can sign up for to help monitor your personal information.

GGA's award-winning team of resolution specialists are available 24/7 to help. They make the recovery process as easy as possible by providing assistance with:

- Affidavit submissions
- Creditor notification and follow-up
- Communication with law enforcement and government authorities
- Placing credit freezes and fraud alerts
- Lost wallet assistance
- Emergency cash and travel arrangements
- Translation services
- Medical identity theft expense

Let us protect your identity

Our services help protect many important pieces of personal data. Through our partnership with GGA, Nationwide Private Client not only helps you after an identity theft occurrence, but we help reduce your risk. You will realize substantial benefits for you and another adult household member just by activating your account. Benefits include:

1. Monitoring high-risk transactions with more than 300 of the nation's largest companies to thwart account takeover attempts. Monitored transactions include: credit cards, bank accounts, brokerage accounts, health care portals, workplace intranets, etc.
2. Internet surveillance that looks for personal identifying information such as social security numbers, email addresses, date of birth, debit/credit cards, bank account numbers, insurance cards, drivers license, loyalty cards, affinity cards, passport number, etc.
3. Reviewing underground sources such as hacker dump sites, the black market, hacktivist forums, file-sharing portals, data leaks and malware logs.

The intuitive online interface will allow you to check your credit score and history, add information to be monitored, review and respond to alerts, find education tips and contact the resolutions center. You can add two more adult household members for less than \$9 a month. To register, go to nationwide.idprotectiononline.com/signup or call 1-800-337-1416. Identity and credit monitoring, when used together, are an important tool in combating identity theft and minimizing the long-term financial, legal and emotional fallout of fraud.

Why Nationwide Private Client

Nationwide was the top writer of identity theft insurance by direct premiums written in 2016.³ As a member of Nationwide's family of insurers, Nationwide Private Client is dedicated to helping protect the assets and reputations of our clients. Our highly-personalized insurance products, services and concierge-style claims 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.

Nationwide Private Client offers these added benefits:

- Financial strength — Nationwide, a Fortune 100 company⁵ 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.⁶
- Charitable giving — Nationwide Private Client demonstrates a commitment to local communities through its Partners in Giving program, helping numerous lives each year. This supports Nationwide's belief in being a good corporate citizen where we work and live. Since 2000, the Nationwide Foundation, a nonprofit, private foundation, has contributed more than \$400 million to charitable organizations across the U.S.

¹hartfordbusiness.com/article/20180323/NEWS01/180329941/survey-34%89-of-consumers-notified-of-data-breach

²Identity Theft Resource Center (ITRC) 2017 Aftermath Study.

³iii.org/fact-statistic/facts-statistics-identity-theft-and-cybercrime

⁴propertycasualty360.com/2018/04/02/how-to-fend-off-identity-theft-during-tax-seasons

⁵Based on revenue, Fortune (June 2016).

⁶Ratings affirmed 7/21/16 by Moody's, 7/7/16 by A.M. Best, and 5/24/17 by Standard & Poor's.

nationwide.com/coveragecorner

Monitoring, portal, and resolution assistance services provided by Generali Global Assistance. There is no additional charge for these monitoring and portal services for up to two adult members of the household and enrollment is optional. Charges apply for additional household members. 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 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 Company - 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. ©2018 Nationwide. PVR-0581AO (06/18)

