MILLVILLE MUTUAL
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Identity Theft Costs Money.

When someone uses your personal or financial information to commit fraud or other crimes, you are a victim of identity theft. It's America's fastest growing crime.

The cost of recovering a stolen identity can reach a thousand dollars or more. But victims report that the time and emotional toll identity theft and recovery take are the greatest losses. It's frustrating, confusing and, at times, even frightening, especially when thieves open fraudulent accounts in your name.

Help on the Road to Recovery. With our Identity Recovery endorsement you not only get identity theft coverage for identity recovery expenses, but also identity recovery services for personal help restoring your credit and identity records. Here are highlights of our coverage.

Identity Recovery Helpline. Identity Recovery Counselors are available at our toll-free Helpline to initiate your identity theft claim and get you on the road to identity recovery. A Counselor will answer your questions, recommend important next steps, provide claim forms and send you an Identity Recovery Customer Guide.

Experienced Case Managers. Verified identity theft claimants who want personal help with the identity recovery process will be assigned an experienced Case Manager. Your Case Manager will handle all the steps you approve that a third party can legally take on your behalf, to help you identify where fraud has occurred, make the right contacts and speed the often complicated recovery process.

If you prefer to manage the process yourself, your Identity Recovery Customer Guide, a step-by-step source complete with pre-written letters to creditors and credit bureaus, will help you every step of the way.

Expense Reimbursement. Identity Theft Coverage reimburses you for up to $15,000 for covered expenses incurred to repair your credit history and identity records in the event of an identity theft. Covered expenses include:

- *Lost wages as a result of time away from work*
- *Credit bureau reports*
- *Fees for reapplying for loans declined due to falsified credit information*
- *Postage, phone and shipping fees*
- *Certain legal fees caused by identity theft*
- *Notary and filing fees*

Insure with Us. Get More. Our Identity Recovery Program is just one way our customers can benefit from insuring with us. If you're looking for real help for today's needs, count on us.

***Call your independent agent today* to add this very important coverage to your Homeowner, Mobile Homeowner or Farmowner policy.**

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Check in for an Insurance Check-Up

As your family needs change and circumstances around your home change, your insurance needs change with you. That's why we encourage you to check in frequently with your agent for an insurance check-up.

Our mission is to provide financial protection for your property, and we take that job very seriously. As your property and financial situation changes, your insurance needs may change as well. That's why we encourage our policyholders to check in with your agent for an insurance check-up. It's really very easy.

Just give your agent a call. You can set up an appointment or perhaps just talk over the phone. There are a number of things to consider.

If you made changes or property improvements it could increase needs for coverage. Likewise, outbuildings that have been removed or valuables that have been sold or disposed of no longer require coverage. Do you have any unlicensed vehicles such as ATV's or 4-wheelers? Have you purchased expensive electronics or other high-ticket items, particularly special items such as jewelry, furs, or artwork that may require appraisals or special coverage?

In addition to contacting your agent, we strongly recommend writing down serial numbers, keeping a property inventory, and taking pictures. In fact, a narrated "property tour" with a video camera can be invaluable.

NO MORE STAMPS

You can now pay your insurance premiums online with credit and debit cards as well as electronic checks. Go to www.millvillemutual.com and click the "Pay Online" button and follow the on-screen instructions.

A HOME CHECKUP

From experience we all know that it is always better to be prepared. Ongoing preventative maintenance can help eliminate larger expenses down the road. Here are a few suggestions to consider for your home.

- *Trim tree branches from around your home and outbuildings to keep from damaging the roof and siding.*
- *Clean the furnace or heating system and replace filters regularly. Also have your furnace ductwork and dryer vents cleaned.*
- *Clean gutters and be sure they are securely fastened to the house. Be sure water drains far enough away from the foundation by securing downspout extensions.*
- *Repair cracks or gaps in foundations. Also, check the sidewalks and steps for any fractures or unsafe areas and be sure to secure handrails for steps.*
- *Wrap and insulate pipes that have a tendency to freeze or sweat.*
- *Check your roof for potential leaks. Melting/refreezing water can back up under shingles and cause leaks.*

Inspecting your home and making necessary repairs and maintenance will help keep your family safe and maintain your property value.