
Protect Your Business by Protecting Your Employees

The broker of choice.

Identity theft is America's fastest growing crime. 53 million identities have been stolen to date; 19,000 are stolen every day. The costs to your employees – in terms of time, money and emotional turmoil – are clear. But did you ever stop to think that you bear a substantial cost, too?

EMPLOYERS ARE VICTIMS, TOO

It may seem callous to say so, but it's absolutely true. You see, beyond the financial and emotional damage, the largest burden to victims of identity theft is the enormous amount of time required to recover.

Today, most victims spend hundreds of hours over several years trying to clean up personal and financial records and reoup fees and fines. Most of this time gets spent during business hours.

In other words, if one of your employees becomes a victim of identity theft, it may cause a major loss of productivity – and revenue – to your business. An estimated \$49.3 billion is spent by – or lost to – businesses as a result of identity theft each year.

YOU DON'T JUST HAVE TO SIT THERE AND TAKE IT

Until now, there has been little that a small employer could do. A few carriers have offered group coverage for identity theft, but they generally insist on groups of 200 people or more. There's finally a plan for the rest of us: Identity Theft Resolution Services from EuropAssist in association with Ventura Insurance Brokerage, Inc.

COMPREHENSIVE PROTECTION, BUILT-IN PEACE OF MIND

As we have noted, the cost of identity theft extends well beyond the financial. Most standard plans do not even begin to cover the real cost in a way that makes a difference for the victim. Ours does. It has four components that help prevent identity theft in the first place and resolve issues that arise:

- ◆ **Proactive education** to help people avoid becoming victims in the first place.
- ◆ **Real-time credit monitoring** to catch identity theft as it is occurring, rather than after the fact.
- ◆ **Loss coverage** to reimburse monetary losses.
- ◆ **Resolution services** to respond quickly, stop additional damage and remove fraudulent activity from the victim's name.

IF ONE OF YOUR EMPLOYEES DOES BECOME A VICTIM

EuropAssist will spring into action right away. We will assign an Identity Theft Assistance Specialist to manage the entire recovery process and handle all of the necessary paperwork and communications, relieving the victim of countless hours of effort and frustration.

PROTECT YOUR EMPLOYEES - AND YOUR BUSINESS

Protection against identity theft is a powerful benefit for you, your business and your employees. Consider this: you provide health insurance in order to attract and retain the best people and to ensure that they can get back to work quickly if illness or injury strikes. Identity Theft Resolution Services is a smart business choice for the same reasons.

THE EMERGING LIABILITY ISSUE

Beyond building employee morale – and saving your business from lost productivity – there is another key issue to consider. With increasing frequency, identity thieves are obtaining information by hacking employer computer systems or otherwise creating a breach in the security of employee data. While case law is limited at this point, one thing is clear: this introduces liability for you and your firm. This coverage will not insulate you from liability, but it may just build up enough good will to prevent costly lawsuits.

SURPRISINGLY AFFORDABLE

Cost is an issue that comes up consistently as we talk with our clients about risk management issues. In each case, the cost of the coverage is substantially lower than the cost of the events it protects against. Identity Theft Resolution Services is an extraordinarily good value, typically costing about \$50 annually per employee. For most small businesses, insuring all employees against identity theft costs a fraction of what a single incident is likely to cost.

Not only can you afford to buy this coverage, but you might decide that you cannot afford not to buy it.

GET THE PROTECTION YOU DESERVE TODAY

For more information and a complete list of specific benefits and functions of this valuable protection service, contact Ventura Insurance Brokerage, Inc. today. Fill out the enrollment inquiry section at right and fax it to us at 212..... or email the answers to ventura@venturainsurance.com with “ID Theft” in the subject line.

You’ll be glad you took these first steps in protecting your employees and your business.

ENROLLMENT INQUIRY

Company Name

Contact Name

Contact Phone

Contact Email

Likely Number of Enrollees



VENTURA INSURANCE BROKERAGE, INC.

The Broker of Choice
777 Third Avenue, 26th Floor
New York, NY 10017
phone: 212-702-3300
fax: 212-702-3333

www.venturainsurance.com

Ventura is a dynamic, creative organization dedicated to helping clients protect against life's unpleasant surprises. Identifying risks and determining how to mitigate them is a complicated business with many nuances. We do our best to make it simple and worry-free for our clients. With Ventura on your side, you'll never have to face risk alone. Maybe that's why so many organizations and individuals have made us the broker of choice.