

# AIG Affinity Group Services and Bollinger Club Insurance Program

## Identity Theft Coverage

**Offer your club members and employees a valuable benefit  
that responds to the fastest growing crime**

*Identity theft is the fastest growing financial crime in America – striking nearly 10 million victims in the last year alone. In a matter of seconds, personal information such as a social security number, a credit card number and/or an address can be stolen and used to obtain a new mortgage, line of credit or additional credit card.*

*Victims may never know that their identities have been stolen until unauthorized transactions appear on credit card statements, collection notices appear in the mail or loan applications have been declined. In a short period of time, extensive damage can be done as a result of a stolen identity event.*

*Restoring one's name and good credit is a time consuming and expensive process. On average, it takes six months to detect identity theft and approximately 200 hours to recover from the crime.<sup>1</sup> Victims must endure a number of costly steps to dispute fraudulent debts and accounts opened by an identity thief.*

*That is why AIG Affinity Group Services and Bollinger are offering Personal Identity Coverage (PIC), a group insurance policy designed to enrich your club membership package and offer members much needed security not included in standard insurance policies. PIC provides your members and employees with expert assistance and financial relief should they become victims of identity theft. With this affordable coverage, address a growing concern of your valued members and employees with a product that conveys your commitment to their financial security.*

## Coverage Highlights

### **Unparalleled Customer Service**

Identity theft resolution specialists are on call to guide individuals through the process of restoring their identity profiles and credit records. An ID Theft Recovery Kit, complete with form letters to send to creditors and bureaus, is provided to each identity theft victim.

### **Income Protection**

- Coverage is provided for lost wages as a result of time off work related to a covered stolen identity event.

### **Expense Reimbursement**

Expenses related to the recovery of your identity, including defense costs for certain civil suits, re-filing for loans and reimbursement of fees are covered.

<sup>1</sup> Gilpin, Kenneth. "Identity theft affects millions, survey shows" New York Times, 3 Sept. 2003.

## Stability and Commitment

### from the Club insurance Experts

Provide your members and employees with impeccable service by offering a solution to address this real and growing problem. Personal Identity Coverage (PIC) is a readily available solution for golf or tennis clubs that want to provide their members and employees with peace-of-mind coverage. Identity theft insurance includes financial reimbursement and comprehensive restoration services.

## AIG Affinity Group Services

AIG Affinity Group Services, a division of American International Companies, customizes distribution programs for AIG member companies and corporate clients. American International Companies are the member companies of American International Group, Inc. (AIG). AIG is the world's leading international insurance and financial services organization, with operations in approximately 130 countries and jurisdictions.

## Bollinger Insurance

Bollinger is the recognized leader in providing comprehensive insurance products and risk management service to the club industry. Our programs are specifically designed to cover the unique exposures of member-owned country clubs, as well as for semi-private and daily-fee courses, private tennis clubs and city clubs.

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**To find out more about the program,  
ask your insurance agent or broker to contact:**

**Thomas N. Marks, Executive Vice President**

**Bollinger, Inc.**

**101 JFK Parkway**

**Short Hills N.J. 07078**

**Phone 800-446-5311 or 973-467-8005 x8166**

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## A Real Threat

- A congressional investigation found that the Social Security Administration is vulnerable to identity theft. Working undercover, the investigators used false documents to obtain fraudulent driver's licenses and get social security numbers for fake children. Such vulnerability of public personal records is alarming since identity thieves use social security and credit card numbers to establish false names or citizenship, purchase goods or fraudulently apply for credit.<sup>2</sup>
- A computer hacker gained access to five major credit card carriers' account information, sparking fears of fraud on a massive scale. The hacker originally accessed the systems of an undisclosed third-party company, which processed the retailers' payments. As a result, a staggering eight million cardholders became vulnerable to identity theft and credit card fraud.<sup>3</sup>
- Computer equipment containing the personal information of more than 560,000 people was stolen from a contractor who handled medical claims for the U.S. government. All potential victims have been advised to alert credit rating agencies. The true costs and damage of the incident have not yet been reported.<sup>4</sup>

**One out of every eight adults, or a member of their family, have been victimized by identity theft.<sup>5</sup>**

<sup>2</sup> Dalrymple, Mary. "Probe finds Agency Vulnerable to ID theft," Associated Press, 10 July 2003.

<sup>3</sup> Teather David. "8m Caught In US Credit Card Fraud," Automotive News, 24 June, 2002.

<sup>4</sup> "Huge Military ID Theft; Reward Offered," Guardian Unlimited, 19 February 2003.

<sup>5</sup> Gilpin, Kenneth, "Identity theft affects millions, survey shows" New York Times, 3 September 2003.



**AIG Affinity Group Services<sup>SM</sup>**

110 William St. 16<sup>th</sup> Floor  
New York, NY 10038

Insurance underwritten by member companies of American International Group, Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the certificates described. Please refer to the actual certificates for complete details of coverage and exclusions. Coverage may not be available in all jurisdictions.

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