

## DID YOU KNOW?

### YOUR HOMEOWNERS POLICY MAY COVER IDENTITY THEFT

Check your home insurance policy. With identity fraudsters nabbing a new victim every two seconds, a number of insurers hope to cash in on consumers' fears by offering

DON'T BECOME A VICTIM OF  
IDENTITY THEFT AND OF AN  
OPPORTUNISTIC INSURANCE  
COMPANY.

identity theft insurance. Those policies generally cover expenses associated with restoring your identity and repairing your credit report, such as phone bills, lost wages, and certified mailing costs. But be sure to

review your homeowners or renters policy first because you may already be covered. If you aren't, identity theft insurance can often be added for about \$25 to \$50 per year. While you are checking for identity theft coverage also review your policy regarding exterior pipe breaks. Our servicing water pipes are aging and if one breaks outside the area covered by the Association you will be responsible for the repair cost, which could be very expensive. Review your policy to determine if you are covered. If not you may consider purchasing insurance to reduce or eliminate your liability. For any questions on what section of the water system is your responsibility to maintain, contact our Community Manager, Stacy Panuzio, at 703-707-6404 or at [spanuzio@capitolcorp.com](mailto:spanuzio@capitolcorp.com).