

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

Policy No. :
 Insured :
 Effective Date :

12:01 A.M.

IDENTITY FRAUD EXPENSE COVERAGE

The following Coverage is added under **SECTION I** of your policy.

IDENTITY FRAUD EXPENSE

We will pay up to \$15,000 for **expenses** incurred by an **insured** as the direct result of any one **identity fraud** which is commenced during the policy period.

Any act or series of acts committed by any one person; or in which any one person is concerned or implicated; is considered to be one **identity fraud**; even if a series of acts continues into a subsequent policy period.

DEFINITIONS

With respect to the provisions of this endorsement only, the following definitions are added:

"Expenses" means:

1. Costs for notarizing fraud affidavits or similar documents for:
 - a. Financial institutions or similar credit grantors; or
 - b. Credit agencies that have required that such affidavits be notarized.
2. Costs for certified mail to:
 - a. Law enforcement agencies;
 - b. Credit agencies;
 - c. Financial institutions; or
 - d. Similar credit grants.
3. Lost wages as a result of time taken off from work to:
 - a. Meet with, or talk to:

(1) Law enforcement agencies,

(2) Credit agencies; and/or

(3) Legal counsel:

a. To complete fraud affidavits; or

b. Due to wrongful incarceration arising solely from someone having committed a crime in the **insured's** name;

up to a maximum payment of \$500 per week; for a maximum period of four weeks.

4. Loan application fees for re-applying for a loan or loans; when the original application is rejected solely because the lender received incorrect credit information.
5. Reasonable attorney fees incurred with our prior consent for:
 - a. Defense of lawsuits brought against the **insured** by merchants or their collection agencies;
 - b. The removal of any criminal or civil judgments wrongly entered against an **insured**; and
 - c. Challenging the accuracy or completeness of any information in a consumer credit report.
6. Charges incurred for long distance telephone calls to:
 1. Merchants;
 2. Law enforcement agencies;
 3. Financial institutions or similar credit

grantors; or

4. Credit agencies;

to report or discuss an actual **identity fraud**.

"Identity fraud" means:

The act of knowingly transferring or using, without lawful authority, a means of identification of an **insured**; with the intent to commit, or to aid or abet, any unlawful activity that constitutes a violation of federal law; or a felony under any applicable state or local law.

EXCLUSIONS

The following additional exclusions apply to this coverage:

We do not cover:

1. Loss arising out of **business** pursuits of any **insured**.
2. **Expenses** incurred due to any fraudulent, dishonest or criminal act by:
 - a. An **insured** or any person acting in concert with a **insured**; or
 - b. Any authorized representative of an **insured**; whether acting alone or in collusion with others.
3. Loss other than **expenses**.

SPECIAL DEDUCTIBLE

We will pay only that part of the loss that exceeds \$100.

No other deductible applies to **identity fraud** coverage.

YOUR DUTIES AFTER LOSS

The following is added under **SECTION I, CONDITIONS**

Your Duties After Loss.

- (7) Furnish receipts, bills or other records that support your claim for **expenses** under **identity fraud** coverage.

All other provisions of this policy apply to this coverage.