

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****IDENTITY FRAUD EXPENSE REIMBURSEMENT COVERAGE**

The following Additional Coverage is added under Section I.

**IDENTITY FRAUD EXPENSE REIMBURSEMENT**

We will reimburse up to \$25,000 for "expenses" incurred by an "insured" as the direct result of any one "identity fraud". This coverage applies to any one "identity fraud" discovered during the policy period. Also you will have access to "resolution services" from a consumer fraud specialist. This specialist will assist you in the process of restoring your identity.

Any act or series of acts committed by any one person or group of persons acting in concert; or in which any one person or group of persons is concerned or implicated is considered to be one "identity fraud". This coverage applies even if a series of acts continues into a subsequent policy period.

**DEFINITIONS**

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

"Expenses" means:

1. Costs for notarizing fraud affidavits or similar documents for:
  - a. Credit agencies;
  - b. Financial institutions;
  - c. Healthcare providers;
  - d. Merchants; or
  - e. Other credit grantors
 that have required that such affidavits be notarized.
2. Costs for certified mail to:
  - a. Law enforcement agencies;
  - b. Credit agencies;
  - c. Financial institutions;
  - d. Healthcare providers;
  - e. Merchants; or
  - f. Other credit grantors.
3. Lost wages or salaried earnings during absence from employment:
  - a. To communicate with:
    - (1) Law enforcement agencies;
    - (2) Legal counsel;

- (3) Credit agencies;
- (4) Financial institutions;
- (5) Healthcare providers;
- (6) Merchants; or
- (7) Other credit grantors;

- b. To complete fraud affidavits or similar documents; or
- c. Due to wrongful incarceration arising solely from someone having committed a crime in the "insured's" name. Lost wages shall not apply in the case of wrongful incarceration absent all charges being dropped or an acquittal of the "insured".

The most we will pay is \$1,000 per week for a maximum period of five weeks.

4. Loan application fees for re-applying for a loan or loans. These expenses are covered when the original application is rejected solely because the lender received incorrect credit information.
5. Reasonable attorney fees incurred, with our prior written consent, for:
  - a. Defense of lawsuits brought against the "insured" by:
    - (1) Financial institutions;
    - (2) Healthcare providers;
    - (3) Merchants;
    - (4) Other credit grantors; or
    - (5) The collection agencies of 5.a.(1) – (4);
  - b. The removal of any criminal or civil judgments wrongly entered against an "insured";
  - c. Challenging the accuracy or completeness of any information in a consumer credit report;
  - d. Pursuing the release of medical records solely for the purpose of investigating medical related "identity fraud", upon the exhaustion of the healthcare provider's medical record and personal information request and appeal process;
  - e. Contesting wrongfully incurred tax liability; or
  - f. Contesting the wrongful transfer of ownership of an "insured's" tangible property.

6. Charges incurred for long distance telephone calls, cellular telephone calls or facsimiles to report or discuss an actual "identity fraud" to:
  - a. Law enforcement agencies;
  - b. Credit agencies;
  - c. Financial institutions;
  - d. Healthcare providers;
  - e. Merchants; or
  - f. Other credit grantors.
7. Costs for daycare and eldercare incurred by an "insured". This coverage applies if charges incurred are solely as a direct result of any one "identity fraud".
8. Reasonable costs for travel and accommodations incurred by the "insured", up to a maximum payment of \$1,000 per week for a maximum period of five weeks, to:
  - a. Participate in the defense of lawsuits brought against the "insured" by:
    - (1) Financial institutions;
    - (2) Healthcare providers;
    - (3) Merchants;
    - (4) Other credit grantors; or
    - (5) The collection agencies of 8.a.(1) – (4);
  - b. Challenge the accuracy or completeness of any information in a consumer credit report;
  - c. Participate in the criminal prosecution of the perpetrators of the "identity fraud"; or
  - d. File in person loss affidavits and civil or criminal complaints with local law enforcement in the jurisdiction in which the "identity fraud" occurred, as required by local law.
9. Fees for the re-application and re-issuance of government issued personal identification documentation compromised as a result of "identity fraud". This documentation includes:
  - a. Passports;
  - b. Commercial and non-commercial drivers licenses;
  - c. State and federal personal identification cards; and
  - d. Social security cards.
10. Fees charged for copies of medical records, including x-rays, obtained solely for the purpose of investigating medical-related "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 illegal activity that constitutes a violation of federal law or a felony under any applicable state or local law.

"Resolution services" include:

- a. Ordering your credit report;
- b. Alerting credit reporting agencies;
- c. Providing credit monitoring; and
- d. Preparing documentation and letters.

You are limited to a maximum of three 6-month enrollments with the consumer fraud specialist we provide to you for any one "identity fraud".

"Resolution services" are not available to any person under 14 years old. Services are limited to those services not involved in the obtaining of credit report information for any person aged 14-17 years old.

## EXCLUSIONS

The following exclusions apply to this coverage. These exclusions are in addition to the Section I – Exclusions in the policy.

We do not cover:

1. Loss arising out of "business" pursuits of any "insured".
2. "Expenses" incurred due to any fraudulent or dishonest or criminal act by an "insured". We also do not cover any person acting in concert with an "insured" or by any authorized representative of an "insured". This exclusion applies whether acting alone or in collusion with others.
3. Loss other than "expenses" or "resolution services".

## DEDUCTIBLE

No deductible applies to **Identity Fraud Expense Reimbursement** coverage.

## DUTIES AFTER LOSS

The following is added under Section I – Condition 2. Duties After Loss, paragraph h.:

- (9) Receipts or bills or other records that support your claim for "expenses" under **Identity Fraud Expense Reimbursement** coverage.

All other provisions of this policy apply.

