

United Property & Casualty Insurance Company

IDENTITY THEFT EXPENSE AND RESOLUTION SERVICES COVERAGE

For additional premium, the following Additional Coverage is added under **Section I, in its entirety**.

IDENTITY THEFT EXPENSE AND RESOLUTION SERVICES

We will pay up to \$25,000 for **expenses** incurred by an **insured** as the direct result of any one **identity theft** discovered during the policy period. Additionally, you will have access to **resolution services** from a consumer fraud specialist who 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 theft**, 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 financial institutions or similar credit grantors or credit agencies that have required that such affidavits be notarized.
2. Costs for certified mail to law enforcement agencies, credit agencies, financial institutions or similar credit grantors.
3. Lost wages as a result of time taken off from work to meet with, or talk to, law enforcement agencies, credit agencies and/or legal counsel, or to complete fraud affidavits, or due to wrongful incarceration arising solely from someone else having committed a crime in the **insured's** name, up to a maximum payment of \$1000 per week for a maximum period of five weeks. Lost wages shall not apply in the case of wrongful incarceration absent all charges being dropped or an acquittal of the **insured**.
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 merchants, law enforcement agencies, financial institutions or similar credit grantors, or credit agencies to report or discuss an actual **identity theft**.
7. Costs for daycare and eldercare incurred by an **insured** solely as a direct result of any one **identity theft**.

"**Identity theft**" 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.

"**Resolution services**" provides a personal advocate assigned to victim who works one-on-one, from first call to crisis resolution. It also includes ordering your credit report, alerting credit reporting agencies, providing credit and fraud monitoring, (credit monitoring and fraud monitoring are only available to **insureds** with online access to the internet and valid email addresses) and preparing necessary documentation and letters.

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 an **insured** or any person acting in concert with an **insured**, or by any authorized representative of an **insured**, whether acting alone or in collusion with others.
3. Loss other than **expenses** or **resolution services**.

DEDUCTIBLE

No deductible applies to **identity theft** coverage.

YOUR DUTIES AFTER LOSS

The following is added under **SECTION I – CONDITIONS 2. Your Duties After Loss, paragraph g.:**

- (9) Receipts, bills or other records that support your claim for **expenses** under **identity theft** coverage.

All other provisions of this policy apply.