

IDENTITY THEFT EXPENSE AND RESOLUTION SERVICES COVERAGE

For an additional premium, the following Additional Coverage is added under Section I.

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 anyone person or group of persons acting in concert or in which anyone 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 unless 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 SUPPORT SERVICES

1. Police Report: Provide assistance with filing a Police Report, if direction or discussion with law enforcement regarding the need and use of report is requested.
2. Document Recovery/Lost Wallet Assistance: If you lose your wallet or other sensitive documents we will help you protect yourself by guiding you in the recovery and /or reissuance of "breeder documents", such as driver's license, passport or Social Security card.
3. Fraud Alert Assistance: Provide assistance and guidance in placing fraud alerts on credit reports when appropriate and as provided by state and federal law.
4. Credit Freeze: Provide assistance and guidance in placing credit security freezes on credit reports when appropriate and as provide by state or federal laws.
5. Credit Report: Provide assistance in reviewing credit reports to determine accuracy of the files and detect potential areas of fraud.
6. Free Credit Report Reminder Service: Provide assistance and guidance to access free annual credit reports.
7. Postal Junk Mail Reduction Service: We will help you remove your name from some postal junk mail lists and information databases so you receive less postal junk mail.

"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.

We cover the following (9) types of Identity Theft: Financial, Medical, Child, Social Security, Driver's License, Criminal, Employment, Insurance and Synthetic.

"Resolution services" provides a personal advocate assigned to victim who works one-on-one, from first call to crisis resolution. It is 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 – C. Duties After Loss, 7.:**

7. Receipts, bills or other records that support your claim for "expenses" under "identity theft" coverage.

All other provisions of this policy apply