

Summary Description of Benefits for the Personal Internet & Identity Coverage Master Policy

This Summary is provided to inform you that as a member of Identity Intact you are entitled benefits under the Master Policy referenced below. This Summary Description of Benefits does not state all the terms, conditions, and exclusions of the Policy. Your benefits will be subject to all of the terms, conditions, and exclusions of the Master Policy, even if they are not mentioned in this Summary. A complete copy of the Policy will be provided upon request.

The Master Policy of Personal Internet Identity Coverage has been issued to: Identity Fraud, Inc. (the “**Master Policy Holder**”), Policy Number: 7078109 underwritten by insurance company subsidiaries or affiliates of Chartis Inc., to provide benefits as described in this Summary.

General Information

Should you have any questions regarding the Membership Program provided by the Master Policyholder, or wish to view a complete copy of the Master Policy, please call the customer service number located in your membership materials.

Limit of Insurance

Aggregate Limit of Insurance:	<u>\$1,000,000</u>	per policy period
Lost Wages:	<u>\$ 1,500</u>	per week, for 5 weeks maximum
Travel Expenses	<u>\$ 500</u>	per policy period
Elder Care and Child Care	<u>\$ 2,000</u>	per policy period
Investigative Costs	<u>\$ 2,000</u>	per policy period
Deductible	<u>\$ 0</u>	per policy period

Filing a Claim

To file a claim under the Master Policy, contact: Identity Fraud, Inc. at 1-866-443-3728; (866) 4-IDFRAUD

This is a group master policy issued to Identity Fraud, Inc. If this master policy is terminated, your benefits will cease effective that date. It is the obligation of the master policyholder to inform you of any termination of the master policy.

BENEFITS

We shall pay you for the following in the event of a Stolen Identity Event:

- a) Costs
 - i. Reasonable and necessary costs incurred by you in the United States for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a Stolen Identity Event;
 - ii. Reasonable and necessary costs incurred by you in the United States for notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of your efforts to report a Stolen Identity Event and/or amend or rectify records as to your true name or identity as a result of a Stolen Identity Event;
 - iii. Reasonable and necessary costs incurred by the insured for up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after your knowledge or discovery of a Stolen Identity Event.
 - iv. cost of travel within the United States incurred as a result of the insured’s efforts to amend or rectify records as to the insured’s true name and identity; and

- v. costs for elder care or child care incurred as a result of the insured's efforts to amend or rectify records as to the insured's true name or identity.
 - vi. costs associated with the use of any investigative agencies or private investigators to amend or rectify records as to **your** true name or identity as a result of a **stolen identity event**. We reserve the right to select such investigative agency or private investigator; however, with our express prior written consent, you may select such investigative agency or private investigator.
- b) **Lost Wages**
- Actual lost wages earned in the United States, whether partial or whole days, for time taken off work and away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a stolen identity event. Actual lost wages includes remuneration for vacation days, discretionary days, floating holidays, and paid personal days and excludes business interruption or future earnings of a self-employed professional. Computation of lost wages for self-employed professionals must be supported by and will be based on prior year tax returns. Coverage is limited to wages lost 12 months after the insured's discovery of a stolen identity event
- c) **Legal defense fees and expenses**
- Reasonable and necessary fees and expenses incurred in the United States by you with our consent for an attorney approved by us for:
- i. An initial consultation with a lawyer to determine the severity of and appropriate response to a stolen identity event;
 - ii. Defending any civil suit brought against you by a creditor or collection agency or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as a result of a stolen identity event; and
 - iii. Removing any civil judgment wrongfully entered against you as a result of the stolen identity event.
 - iv. Defending criminal charges brought against the insured as a result of a stolen identity event; provided, however, we will only pay criminal defense related fees and expenses after it has been established that the insured was not in fact the perpetrator.
- d) **Unauthorized Electronic Fund Transfer Reimbursement**
- The principal amount, exclusive of interest and fees, incurred by the insured and caused by an unauthorized electronic fund transfer. Stolen Funds Loss shall not include any amount for which the insured did not seek reimbursement from the financial institution which issued the access device and holds the account from which funds were stolen, and stolen funds loss shall not include any amount for which the insured received reimbursement from any source.

A Stolen Identity Event is the theft of your personal identification, social security number, or other method of identifying you, which has or could reasonably result in the wrongful use of such information, including but not limited to Stolen Identity Events occurring on or arising out of your use of the Internet. A Stolen Identity Event does not include the theft or unauthorized or illegal use of your business name, d/b/a or any other method of identifying your business activity.

Unauthorized electronic fund transfer means an electronic fund transfer from a insured's account initiated by a person other than the insured without the actual authority to initiate the transfer and from which the insured receives no benefit. An unauthorized electric fund transfer does not include an electronic fund transfer initiated: (1) by a person who was furnished the access device to the insured's account by the insured, unless the insured has notified the financial institution that transfers by such person are no longer authorized; (2) with fraudulent intent by the insured or any person acting in concert with the insured; or (3) by the financial institution or its employee.

Coverage Scope

The Master Policy provides benefits to you only if you report a Stolen Identity Event to the Master Policyholder at the contact number stated above as soon as you become aware of a stolen identity event, but in no event later than twelve months after the stolen identity event occurs and you follow the instructions given to you in a claims kits that will be provided to you by the Master Policyholder. These instructions will include notifying major credit bureaus, the Federal Trade Commission's Identity Theft Hotline and appropriate law enforcement authorities. This claims kit will also instruct you how to file for benefits under the policy if the stolen identity event results in losses covered under the policy.

You will only be covered if a stolen identity event first occurs while you are a member of the Master Policyholder's insured program and is reported to the Master Policyholder within 12 months. You will not be covered if the stolen identity event first occurs after termination of the master policy or termination of your membership in the Master Policyholder's program.

The Master Policy provides benefits to you only if you report an Unauthorized Electronic Fund Transfer to the Master Policyholder at the contact number stated above as soon as you become aware of a Unauthorized Electronic Fund Transfer, but in no event later than ninety (90) days after the Unauthorized Electronic Fund Transfer is discovered and you follow the instructions given to you in a claims kits that will be provided to you by the Master Policyholder. These instructions will include notifying major credit bureaus, the Federal Trade Commission's Identity Theft Hotline and appropriate law enforcement authorities. This claims kit will also instruct you how to file for benefits under the policy if the Unauthorized Electronic Fund Transfer results in losses covered under the policy.

You will only be covered if a Unauthorized Electronic Fund Transfer first occurs while you are a member of the Master Policyholder's insured program and is reported to the Master Policyholder within ninety (90) days. You will not be covered if the Unauthorized Electronic Fund Transfer first occurs after termination of the master policy or termination of your membership in the Master Policyholder's program.

Limits Of Insurance

The most we shall pay you are the Limits of Insurance shown above. All Legal Costs shall be part of and subject to the Aggregate Limit of Insurance. **LEGAL COSTS ARE PART OF, AND NOT IN ADDITION TO, THE LIMIT OF INSURANCE.**

The Lost Wages Limit of Insurance shown above is a sublimit of the Aggregate Limit of Insurance and is the most we shall pay you for lost wages.

Deductible

1. You shall be responsible for the applicable Deductible amount shown above and you may not insure against it.
2. You shall be responsible for only one Deductible during any one policy period.

Other Insurance

We shall be excess over any other insurance, including, without limitation, homeowner's or renter's insurance. If you have other insurance that applies to a loss under this policy, the other insurance shall pay first. This policy applies to the amount of loss that is in excess of the Limit of Insurance of your other insurance and the total of all your deductibles and self-insured amounts under all such other insurance. In no event shall we pay more than our Limits of Insurance as shown above.

DUPLICATE COVERAGES

Should you be enrolled in more than one membership program insured by us, or any of our affiliates, we will reimburse you under each membership program:

- a) subject to the applicable deductibles and limits of liability of each insured membership program
- b) but in no event shall the total amount reimbursed to you under all membership programs exceed the actual amount of loss.