

IDENTITY FRAUD EXPENSE COVERAGE ENDORSEMENT

We will pay up to \$20,000 for **expenses** incurred by a **covered person** as the direct result of any one **identity fraud** 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 coverage only, the following definitions are added:

Expenses means:

1. Costs for notarizing fraud affidavits or similar document for financial institutions for 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, 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 **covered person** by merchants or their collection agencies.
 - b. The removal of any criminal or civil judgments wrongly entered against a **covered person**, 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 fraud**.

Identity fraud means the act of knowingly transferring or using, without lawful authority, a means of identification of a **covered person** with 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 **covered person**.
2. **Expenses** incurred due to any fraudulent, dishonest or criminal act by a **covered person** or any person acting in concert with a **covered person**, or by any authorized representative of a **covered person**, 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 **HOW WE SETTLE PROPERTY CLAIMS AND WHAT YOU MUST DO**, provision 4. **Your Duties After Loss**:

- j. Provide receipts, bills or other records that support your claim for **expenses** under **identity fraud** coverage.