

**Summary Description of Benefits
for the Personal Identity Coverage Master Policy**

This Summary is provided to inform you that as a member of **Identity Force** 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 Identity Coverage has been issued to: Bearak Reports, Inc. (the “**Master Policy Holder**”), Policy Number: 916321 underwritten by: American International Specialty Lines Insurance Company (the “Company”), a subsidiary or affiliate 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:	\$ 1,000,000	per policy period
Lost Wages:	\$ 1000	per week, for 5 weeks maximum
Deductible	\$ 0	per policy period

Filing a Claim

To file a claim under the Master Policy, contact: 1-866-IDHelp2 (1-866-434-3572).

This is a group master policy issued to Bearak Reports, 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 you 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.
- 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. 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
- ii. Removing any civil judgment wrongfully entered against you as a result of the Stolen Identity Event.
- iii. Criminal defense for charges brought against the insured as a result of the stolen identity event. However, we will only pay for this after it has been established by acquittal or dropping of charges because the insured was not in fact the perpetrator

Restoration services include:

d) Those services performed in response to a stolen identity event and on your behalf after receipt of authorization from you including but not limited to:

1. Providing you with an information package including a description of the resolution process, educational articles, and guidance for avoiding future complications.
2. Notifying the three major credit bureaus and provide assistance with requesting that a fraud alert be placed on your credit files and affected credit accounts.
3. Reviewing your credit files with you to determine the accuracy of the file and potential areas of fraud.
4. Notifying as needed, your affected creditors, financial institutions, credit card companies, utility providers, and merchants of the identity fraud.
5. Providing information to the Federal Trade Commission (FTC), and to other government agencies as appropriate.
6. When appropriate, providing assistance with obtaining and reviewing your Social Security Personal Earnings and Benefits Statement.
7. Creating and maintaining a case file to document the identity fraud.

e) Unauthorized Electronic Fund Transfer Reimbursement

The principal amount, exclusive of interest and fees, incurred by you and caused by an Unauthorized Electronic Fund Transfer first occurring during the policy period and reporting to us within 90 days after your discovery of the Unauthorized Electronic Fund Transfer. Unauthorized Electronic Fund Transfer Reimbursement shall not include any amount for which you did not seek reimbursement from the financial institution which issued the access device and holds the account from which funds were stolen, and for which you have not 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 your account initiated by a person other than you without the actual authority to initiate the transfer and from which you receive no benefit. An Unauthorized Electronic Fund Transfer does not include an electronic fund transfer initiated:

(1) by a person who was furnished the access device to your account by you, unless you had notified the financial institution that transfers by such person were no longer authorized; (2) with fraudulent intent by you or any person acting in concert with you; (3) by the financial institution or its employee; or 4) from any business or commercial account.

Coverage Scope

The Master Policy provides benefits to you only if you report a Stolen Identity Event or an Unauthorized Loss of Funds Transfer to us at the contact number stated above as soon as you become aware of a Stolen Identity Event or Unauthorized Loss of Funds Transfer, but in no event later than ninety (90) days after your discovery of the Stolen Identity Event or Unauthorized Electronic Fund Transfer

In addition, you must follow the instructions given to you in a claims kits that you will be provided. 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 or an Unauthorized Electronic Fund Transfer results in losses covered under the Master Policy.

You will only be covered if (1) you report the Stolen Identity Event or an Unauthorized Loss of Funds Transfer to us within 90 days of discovery, and (2) you first discover the Stolen Identity Event or Unauthorized Loss of Funds Transfer while you are actively enrolled in a Membership Program. You will not be covered if the Stolen Identity Event or Unauthorized Loss of Funds Transfer first occurs after termination of the Master Policy or termination of your membership in the Membership Program. Termination of your membership in the program shall not reduce or eliminate the 90 day period in which you can report to us a Stolen Identity Event or Unauthorized Loss of Funds Event.

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.