

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

IDENTITY FRAUD EXPENSE COVERAGE

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

IDENTITY FRAUD EXPENSE

We will pay up to \$15,000 for expenses incurred by an insured 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 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, 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 insured by merchants or their collections agencies,
 - b. The removal of any criminal or civil judgements 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 fraud.

"Identity fraud" 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.

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.

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 Condition 3. Your Duties After Loss, paragraph g...

(9) Receipts, bills or other records that support your claim for expenses under identify fraud coverage.

All other provisions of this policy apply.