

Summary of Benefits
Personal Internet & Identity Protection
For Members Within the United States of America

As a registered member, You are entitled to the benefits listed below for so long as Your membership is in good standing. This Summary of Benefits is an overview of your benefits and subject to all the terms, conditions, and exclusions even if they are not mentioned in this Summary. In exchange for receiving these benefits, and as a prerequisite for obtaining them, You agree to abide by the terms and conditions herein.

General Information

If You have any questions regarding Your benefits, please call the customer service number located in your membership materials.

Benefit Limits

Costs to restore identity and / or Reimbursement of expenses including:

- (a) Cost of Replacing Documents - Up to \$2,000.00 for each Stolen Identity Event.
- (b) Traveling Expenses - Up to \$2,500.00 for each Stolen Identity Event.
- (c) Loss of Income - Up to \$200.00 per day, for a maximum benefit period of one (1) month, but not to exceed \$6,000.00 for any one Stolen Identity Event.
- (d) Childcare/Elderly Care - Up to \$200.00 per day, for a maximum benefit period of one (1) month, but not to exceed \$6,000.00 for any one Stolen Identity Event.
- (e) Unauthorized Electronic Funds Transfer - Up to \$10,000.00 resulting from any one Stolen Identity Event.
- (f) Legal Costs - Up to a total of \$1,000,000 for any one Stolen Identity Event.

Coverage is subject to the conditions and exclusions in the policy. The policy covers the United States and Puerto Rico, but excludes New York.

The most We will pay You under this Protector Program benefit is up \$ 1,000,000 per event, or the limits stated above, whichever is the lesser amount.

Filing a Claim: To file a claim for benefit entitlement under this program, please call: 1-866-884-0688.

Benefits

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

Costs

- i. Reasonable and necessary costs incurred by You 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 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 with Our consent for up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within six (6) months after Your knowledge or discovery of a Stolen Identity Event.

(a) Replacement of Documents. The actual cost of replacing documents as a result of a Stolen Identity Event including, but not limited to, driver's licenses, passports, birth certificates, marriage certificates and stock certificates, including the cost of additional legal expenses such as affidavits required in connection with obtaining a replacement document.

(b) Traveling Expenses. The reasonable additional expenses (including, but not limited to, gas, parking, and airline tickets) incurred by You or by Your authorized representative, holding a power of attorney or guardianship appointment to act on Your behalf, in traveling to obtain replacement documents, to attend government departments or legal representatives, or to rectify records in connection therewith as a result of a Stolen Identity Event.

(c) Loss of Income. Actual lost income that would have been earned in the United States, whether partial or whole days, for time reasonably and necessarily taken off work and away from the work premises of You or Your authorized representative, holding a power of attorney or guardianship appointment to act on behalf of You, solely as a result of efforts of You or Your authorized representative to amend or rectify records relating 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 but not for sick days or any cost arising from time taken from self-employment. Coverage is limited to wages lost within 6 months after Your discovery of a Stolen Identity Event.

(d) Childcare and Elderly Care. The cost to You or Your authorized representative, holding a power of attorney or guardianship appointment to act on Your behalf, of providing additional childcare or care of elderly relatives for which You (or Your authorized representative holding a power of attorney or guardianship appointment to act on Your behalf) is directly responsible while having to travel to replace documents, attend government departments or legal representatives, or rectify records as a result of a Stolen Identity Event.

(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 for which You have first sought 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.

(f) Legal defense fees and expenses. Reasonable and necessary fees and expenses incurred in the United States by You using Your attorney to:

- i. Defend 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;
- ii. Remove any civil judgment wrongfully entered against You as a result of a Stolen Identity Event.

Definitions

For the purposes of Your entitlement to benefits under this program, the following definitions shall apply:

Access Device means a card, code or other means of access to a Member's Account, or any combination thereof, that may be used by the Member to initiate Fund Transfers.

Account means a cash, demand deposit (checking), savings, money market, brokerage, or credit account of the Member held directly or indirectly by a financial or credit institution and established primarily for personal, family or household purposes.

Business means any employment, trade, profession or occupation.

Financial Institution means a bank, savings, association, credit union, credit institution or company issuing credit, or any other person that directly or indirectly holds an Account belonging to a Member, or that issues an Access Device and agrees with a Member to provide Fund Transfer services.

Fund Transfer means any transfer of funds, including any that is initiated through an electronic terminal, telephone, computer, or magnetic tape for the purpose of ordering, instructing or authorizing Financial Institution to debit or credit a Member's Account. Fund transfer includes but is not limited to (i) point-of-sale transfers; (ii) automated teller machine transfers; (iii) direct deposits or withdrawals of funds; (iv) transfers initiated by telephone; and (v) transfers resulting from debit or credit card transactions, whether or not initiated through an electronic terminal.

Loss means costs relating to the member benefits defined in this document.

Stolen Identity Event means the theft of Your personal identification, [Government issued identifying number, e.g. 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.

Stolen Funds Loss means the principal amount, exclusive of interest and fees, incurred by the Member and caused by an Unauthorized Fund Transfer. Stolen Funds Loss shall not include any amount for which the Member did not seek or receive reimbursement from the financial or

credit institution which holds the Account from which funds were stolen, and Stolen Funds Loss shall not include any amount for which the Member received reimbursement from any source.

Unauthorized Fund Transfer means an electronic fund transfer from Your personal deposit account initiated by a person other than You without the actual authority to initiate such transfer and from which you receive no benefit. An Unauthorized Electronic Fund Transfer (UEFT) 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 have notified the financial institution that transfers by such person are no longer authorized; 2) with fraudulent intent by you or any person acting in concert with you; 3) by the financial institution of its employee; or 4) from any business or commercial account.

“You”, “Your” or “The Member” means the natural person who, at the time of a Stolen Identity Event is on record as enrolled in a Membership Program that includes the benefits stated herein.

“We”, “Us”, “Our” means the Company providing this Protector Program.

You shall have the following duties and obligations at all times. This program provides benefits to You only if You follow these duties and obligations, which are in addition to any of Your obligations otherwise specified within.

A. If a **stolen identity event** occurs, **You** shall:

Promptly, but no later than 90 days after a **stolen identity event** occurs, notify **Us** of a **stolen identity event**. **You** shall also follow **Our** written instructions to mitigate potential **loss**, which will be provided to **You** in a claims kit and which will include the prompt notification of the major credit bureaus, the Federal Trade Commission’s Identity Theft Hotline and appropriate law enforcement agencies.

B. If a Stolen Funds **Loss** occurs, **You** shall also:

1. Promptly, but no later than 90 days after first discovery by **You** of a **stolen identity event** notify **Us** of the **loss**, submit to **Us** the written proof of Stolen Funds **Loss** provided to **You** in a claims kit, and provide any other reasonable information or documentation that **we** may request;
2. Take all reasonable steps to mitigate **loss** resulting from a **stolen identity event** including, but not limited to, requesting a waiver for any applicable fees, loan application fees or credit bureau fees; and
3. Provide all assistance and cooperation **that We** may require in the investigation and determination of any **loss**, including but not limited to:
 - a. Immediately forwarding to **Us** any notices, summons or legal papers received by **You** in connection with a **loss** or the identity theft;
 - b. Authorizing **Us** to obtain records and other information with regard to any **loss**;
 - c. Cooperating with and helping **Us** to enforce any legal rights **that You** or **Us** may have against anyone who may be liable to **You**;
 - d. Attending depositions, hearings and trials, securing and giving evidence, and obtaining the attendance of witnesses with regard to any **loss**; or

- e. Answering **questions** under oath from Us or Our authorized representatives at such times as may be reasonably required about any matter relating **Your loss**, as well as permitting **Us or Our authorized representatives** to inspect **Your** books and records. In such event, **Your** answers under oath shall be signed.

C. If a **Stolen Funds Loss** occurs, **You** shall:

1. Take all reasonable steps to prevent further **stolen funds loss** after suffering an **unauthorized electronic fund transfer** including, but not limited, to promptly contacting the **financial institution** which issued the **access device** and holds the **account**;
2. Take all reasonable steps to obtain reimbursement for the **stolen funds loss** from the **financial institution** which issued the **access device** and holds the **account**;
3. Promptly give notice to **Us** of the **stolen funds loss** and detailed information regarding the **stolen funds loss**, including without limitation, the type, dates, and amount of **stolen funds loss**;
4. Send You at **Our** request, a signed, sworn proof of **stolen funds loss**, or affidavit containing the information **Our** request to investigate the **stolen funds loss**. The **member** shall do this within sixty (60) days after Your request. **We** shall supply **You** with the necessary forms;
5. Provide **Us** with complete description of efforts to obtain reimbursement from the **financial institution** that issued the **access device** and holds the **account** and stated reasons why full or partial reimbursement was not provided; and
6. Provide any other reasonable information or documentation that **we** may request.

Period of Benefit Entitlement

You will only be entitled to benefits under this program if a Stolen Identity Event or Unauthorized Electronic Fund Transfer first occurs while you are a registered member and You have reported the event to Us in accordance with the terms and conditions herein. You will not be entitled to any benefit if the Stolen Identity Event or Unauthorized Electronic Fund Transfer first occurs prior to You becoming a member or after Your membership ends.

Other Benefits or Insurances

The Protector Program benefits will be provided only in excess of any other benefit or insurance, including, without limitation, homeowner's or renter's insurance. If You have other benefits or insurance that applies to any losses under this program, the other benefit or insurance shall pay first. This program only applies to the amount of loss that is in excess of any other applicable insurance in no event shall we pay more than what is shown for the benefits that what is shown above.

Duplicate Coverages

Should You be enrolled in more than one membership program provided by Us or any of our affiliates, We will reimburse You under each membership program subject to the applicable terms and conditions of each membership program. In addition, in no event shall the total amount reimbursed to You under all membership programs exceed the actual amount of loss.

***The Internet Identity Coveragesm is backed by an insurance policy issued to CSIdentity Corporation by an A.M. Best “A-rated” Underwriter.**

In the event the policy is terminated, non-renewed or canceled CSIdentity Corporation will cancel your benefits on the effective date of that termination, non-renewal or cancellation.