

**Summary Description of Benefits  
for the Personal Identity Expenses Reimbursement Coverage**

Policy No. FSCEO2504315

This Summary is provided to inform you and your household ("you") that you are entitled to certain benefits. This Summary does not state all the terms, conditions, and exclusions of the benefit scheme. Your benefits will be subject to all of the terms, conditions, and exclusions of a Master Policy between insurers led by underwriters of Lloyd's and Sontiq, Inc., and all of its subsidiaries ("we/us/our"), even if they are not mentioned in this Summary. A copy of the Master Policy will be provided upon request.

**General Information**

As a member you are entitled to claim for the costs you incur during the time you are a member as a result of the fraudulent use of your information or as a result of stolen funds.

No cover is provided for any non-fiat or digital currency, including but not limited to any crypto currency, asset, unit, coin, token or balance that exists only, or predominantly, in digital or virtual form. There are other exclusions that relate to the benefit scheme.

Should you have any questions regarding any benefits, please call the customer service number at 1-800-560-5702.

**Limit of Cover**

Maximum Limit of Cover:	<u>\$1,000,000</u>	per benefit period
Lost Wages:	\$1,500	per week, for 8 weeks maximum
Initial legal consultation:	\$1,000	per benefit period
Travel expense	\$1,000	per benefit period
Elder care & childcare	\$1,000	per benefit period
Qualified accountant costs	\$1,000	per benefit period

Costs and expenses relating to lost wages, initial legal consultation, travel expense, elder care & childcare, and qualified accountant costs are all part of, and not in addition to, the Maximum Limit of Cover.

**Limits of Cover - Additional Cover**

Unauthorized electronic fund transfer	\$1,000,000	per benefit period
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<b>Deductible</b>	\$0	per benefit period
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**Making a Claim**

If during the benefit period you become aware of a fact or circumstance that may reasonably give rise to a claim under the benefit cover, you must provide prompt written notice to us and in any event within sixty (60) days after it is first discovered or, acting with reasonable diligence, should have been discovered by you.

When making a claim, you must cooperate with us so that we may process any valid claim appropriately. This includes providing any information and documents that we reasonably request from you. In addition,

you must cooperate with us if in any claim that we may be able to pursue against someone, or entity, that caused you to pursue a claim under this benefit scheme.

If you have any questions regarding the benefit cover, please contact us by calling 1-800-560-5702.

**If this Master Policy is terminated, your benefits will cease effective that date. It is our obligation to inform you of any termination of the Master Policy.**

## **BENEFITS**

Your benefit includes the following:

- a) 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 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;
  - iv. Reasonable and necessary costs approved by us, for providing periodic reports on changes to, and inquiries about the information contained in your credit reports or public databases (including, but not limited to credit monitoring services);
  - v. Reasonable and necessary costs of travel incurred as a result of your efforts to amend or rectify records as to your true name and identity;
  - vi. Reasonable and necessary costs for elder care or childcare incurred as a result of your efforts to amend or rectify records as to your true name or identity;
  - vii. Reasonable and necessary costs incurred by you associated with the use of any qualified accountant engaged 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 qualified accountant however, with our express prior written consent, you may select such qualified accountant; and
  - viii. Reasonable and necessary costs incurred by you for the replacement of identification cards, drivers licenses and passports as a result of a stolen identity event.

- b) Lost Wages

Actual lost wages earned, whether partial or whole days, for time reasonably and necessarily 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 annual leave days, discretionary days, floating holidays, and paid personal days excludes business interruption or future earnings of a self-employed professional. Calculation of lost wages for self-employed persons must be supported by, and will be based on, prior two year tax returns. Cover is limited to wages lost within twelve months after your discovery of a stolen identity event.

- c) Legal defense fees and expenses

Reasonable and necessary fees and expenses incurred by you with our consent for a lawyer 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 claim 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;
- iii. Removing any civil judgment wrongfully entered against you as a result of the stolen identity event; and
- iv. Defending criminal charges brought against you 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 you are not in fact the perpetrator.

A stolen identity event is the fraudulent use or your personal identification and other methods of identifying you, this includes the fraudulent use of your personal identity to establish credit accounts, secure loans, enter into contracts or commit crimes.

A stolen identity event does not include the theft or unauthorized or illegal use of your business name or any other method of identifying your business activity.

### **Scope of benefits**

#### *Stolen Identity Event*

The benefit is only available to you if you report a stolen identity event to us by using the contact number stated above as soon as you become aware of a stolen identity event, and in any event no later than 60 days after the stolen identity event is discovered or, acting with reasonable diligence, should have been discovered by you. You must follow the instructions given to you in relation to any claim you make.

You will only be covered if a stolen identity event is reported to us within 60 days of discovery or, acting with reasonable diligence, should have been discovered by you. 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.

#### *Unauthorized Electronic Fund Transfer*

Cover under the benefit is only available if you report an Unauthorized electronic fund transfer to us at the contact number stated above as soon as you become aware of an Unauthorized electronic fund transfer, and in any event no later than 60 days after the Unauthorized electronic fund transfer is discovered or, acting with reasonable diligence, should have been discovered by you.

You will only be covered if an Unauthorized electronic fund transfer: (1) first occurs while you are a member, and (2) is reported to us within 60 days after your discovery of the Unauthorized electronic fund transfer. You will not be covered if the Unauthorized electronic fund transfer first occurs after expiration or termination of the Master Policy or termination of your membership.

### **Insurance**

We shall be excess over any insurance you may have. If you have insurance that applies to a loss under this benefit, the insurance policy shall pay first. This benefit applies to the amount of loss that is in excess of any limit of insurance of your insurance policy and the total of all your deductibles and self-insured amounts under all such insurance. In no event shall we pay more than the Limits of Cover as shown above.

## **DUPLICATE COVERAGES / BENEFITS**

Should you be enrolled in more than one membership benefit 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 each benefit program
- b) but in no event shall the total amount reimbursed to you under all benefit programs exceed the actual amount of loss.