



IDENTITY FRAUD ENDORSEMENT

Refer to Supplemental Declarations if information is not shown on this form.

For an additional premium, *we* provide coverage under this endorsement subject to the *terms* contained in the General Policy Provisions.

Named *Insured*: _____ .

WHAT *WE* PAY FOR.

We pay up to \$10,000 for reasonable and necessary *expenses* incurred by an *insured* as a direct result of an *identity fraud* involving *your* person or property. Such loss must originate during the policy period. A \$100. deductible applies to any covered loss or claim. Until discovery occurs, each act or series of acts committed by the same perpetrator(s) shall constitute a single episode of *identity fraud*.

ADDITIONAL DEFINITIONS.

1. *Expenses* mean the reasonable and necessary costs:
 - a. incurred in having documents produced, reproduced, notarized, filed, protested or similar activities required to terminate the existing *identity fraud* and to assist in reestablishing *your* person or property;
 - b. incurred in long distance telephone calls, fax memos, certified or registered mail or other similar *expenses* to give notice and to assure cooperation with credit and financial organizations and with enforcement agencies;
 - c. incurred in making loan and other applications necessary to restore *your* person or property;
 - d. incurred for actual loss of wages of up to \$100 per day, not to exceed 10 days in total, for time lost from work to complete necessary affidavits, reports, applications and other similar forms or to cooperate with police, credit or other investigative authorities; and
 - e. incurred for attorneys fees necessary to defend lawsuits or the entry of wrongful judgments brought against *you* as a direct result of *identity fraud* or those *expenses* to protest incorrect credit reports.
2. *Identity Fraud* means the unlawful appropriation of the authenticity of an *insured*.

ADDITIONAL EXCLUSIONS.

We do not pay for:

1. any real or alleged *identity fraud* loss arising from any *business* or professional pursuits;
2. any dishonest or criminal act perpetrated by *you* or by any other person authorized by *you* to act on *your* behalf, whether acting alone or in concert with others; or
3. any other loss, except those *expenses* described in this endorsement.

ADDITIONAL CONDITIONS.

1. *You* must obtain records, receipts, invoices etc. to document and verify the purpose and amount of *expenses* incurred in connection with any *identity fraud* claim. *You* must present them as often as *we* reasonably request and permit *us* to make copies of them as *we* choose;
2. *You* must cooperate with *us* in preserving rights of subrogation and assisting in pursuing recovery from any perpetrators; and
3. This coverage shall be excess over any other valid and collectible insurance.

All other *terms* and conditions remain unchanged.