

Identity Theft Insurance Benefit Summary

Up to \$5,000 in financial relief in the event Your identity is stolen.

IDENTITY THEFT INSURANCE

SUMMARY DESCRIPTION OF BENEFITS FOR THE PERSONAL INTERNET AND IDENTITY COVERAGE MASTER POLICY

The Master Policy of Fraud Safeguard Coverage for New York Insureds and the Master Policy of Personal Internet Identity Coverage for non-New York Insureds (collectively, the “Master Policy”) have been issued to: Affinion Group Insurance Trust (the “Master Policyholder”), Policy Numbers: 1423212 and 7077733, respectively, underwritten by insurance company subsidiaries or affiliates of Chartis Inc., to provide benefits as described in this Summary.

This Summary is provided to inform You that You are entitled to benefits under the Master Policy as a member of Financial Services Association, which is a member of the Master Policyholder. This Summary Description of Benefits does not state all the terms, conditions, and exclusions of the Master 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.

INSURANCE COVERAGE

Insured Aggregate Limit of Insurance: \$5,000 per policy period

Lost Wages: \$1,500 per week, for 5 weeks maximum per policy period

Deductible: \$0 per policy period

We shall pay You for the following Losses incurred as a result of a Stolen Identity Event:

a) Costs:

- i. Costs incurred by You for re-filing applications for loans, grants, and other credit or debt instruments that are rejected solely because the lender received from any source incorrect information as a result of a Stolen Identity Event;
- ii. Costs for notarizing affidavits or other similar documents, long distance telephone calls, and postage reasonably incurred as a result of Your efforts to report a Stolen Identity Event or amend or rectify records as to Your true name or identity as a result of a Stolen Identity Event;
- iii. Costs incurred by You for a maximum of six (6) credit reports from an entity approved by Us. The first credit report may not be requested until after the discovery of a Stolen Identity Event;
- iv. Actual lost wages 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 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 but not for sick days or any cost arising from time taken from self-employment. Coverage is limited to wages lost within twelve (12) months after Your discovery of a Stolen Identity Event.

b) Legal Costs: Costs for reasonable fees for an attorney appointed by Us and related court fees, incurred by You with Our consent, for:

- i. Any legal action 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. Removing any civil judgment wrongfully entered against You as a result of a Stolen Identity Event; and
- iii. Criminal defense for charges brought against You as a result of a Stolen Identity Event. However, We will only pay for Your criminal defense after it has been established by acquittal or dismissal of charges that You were not in fact the perpetrator.

DEFINITIONS

Bodily Injury means: bodily harm, sickness or disease, including required care, loss of services and death that results.

Business means: any employment, trade, profession, or occupation, including farm operation and the raising or care of animals.

Customer Membership Period means: the period commencing on the date an Insured enrolls in a Membership Program of the Master Policyholder (provided the Master Policy is actively held by the Master Policyholder at such time) and ending on the earlier of the expiration date of the Master Policy, the date of cancellation of the Master Policy or the termination of such Insured's enrollment in a Membership Program.

Family Member means: Your spouse, sibling, parent, grandparent, child, grandchild, niece or nephew.

Insured, You, Your, and Yours means: the natural person or Joint Accountholder on record with Us as enrolled in a Membership Program(s) sponsored by the Master Policyholder at the time of a Stolen Identity Event.

Joint Accountholder means: any natural person having a joint ownership interest in an account maintained at a financial institution which is participating in a membership program.

Loss means: Costs and Legal Costs as described in sections a and b under Insurance Coverage.

Membership Program means: those membership programs sponsored by the Master Policyholder and that are specifically listed by endorsement as covered programs under the Master Policy.

Personal Injury means the following injuries, and resulting death:

1. Shock, humiliation, mental anguish, or mental injury;
2. False arrest, imprisonment, or detention;
3. Wrongful entry into, or eviction of a person from, a room, dwelling, or premises that the person occupies;
4. Bodily injury;
5. Malicious prosecution;
6. Libel, slander, defamation of character, or disparagement of a person's or organization's goods, products, or services; or
7. Invasion of privacy.

Property Damage means: physical injury to, destruction of, or loss of use of tangible property.

Stolen Identity Event means: the theft of Your personal identification, social security number, or other method of identifying You, which has resulted in 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. Stolen Identity Event shall not include the theft or wrongful use of Your Business name, d/b/a or any other method of identifying a Business activity of Yours.

We, Us, Our and **Company** means: The insurance company providing this insurance.

COVERAGE SCOPE

The Master Policy provides benefits to You only if You report a Stolen Identity Event to Us by the contact number stated below as soon as You become aware of a Stolen Identity Event, but in no event later than ninety (90) days after Your discovery of the Stolen Identity Event, and You follow the instructions given to You in a claims kit 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 Master Policy if the Stolen Identity Event results in Losses covered under the Master Policy.

You will only be covered if a Stolen Identity Event first occurs while You are a member of the Master Policyholder's Membership Program and is reported to Us within ninety (90) days after Your discovery of a Stolen Identity Event. You will not be covered if the Stolen Identity Event first occurs after expiration or termination of the Master Policy or termination of Your membership in the Master Policyholder's Membership Program.

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 Insured Aggregate Limit of Insurance and is the most We shall pay You for lost wages.

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 the Master Policy, the other insurance shall pay first. The Master 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 Limit 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.

EXCLUSIONS

Intentional Loss — We do not cover any Loss for any act committed at Your direction or with Your knowledge.

Dishonest Acts — We do not cover any Loss arising out of any dishonest or criminal act by You or a Family Member.

Confiscation — We do not cover any Loss caused by the confiscation, destruction, or seizure of property by any government or public entity or their authorized representative.

Business or Professional Services — We do not cover any Loss arising out of a Business or professional service engaged in by You, including Loss connected to Accounts used for Business purposes.

Late Reporting — We do not cover any Loss reported to Us more than ninety (90) days after Your discovery of a Stolen Identity Event.

Property Damage, Bodily Injury, or Personal Injury — We do not cover any Bodily Injury, Property Damage, or Personal Injury.

Family Member — Any Stolen Identity Event of which a Family Member participated in, directed or had prior knowledge.

GENERAL INFORMATION

Should You have any questions regarding the Membership Program provided by the Master Policyholder, please call the member service number located in Your membership materials.

FILING A CLAIM

To file a claim under the Master Policy, You should contact: **1-866-622-5205** (Mon–Fri, 7am–8pm CT).

DUTIES OF THE INSURED

You shall promptly, but no later than ninety (90) days after Your discovery of a Stolen Identity Event, notify Us of the Stolen Identity Event by calling **1-866-622-5205** (Mon–Fri, 7am–8pm CT) or contacting Us at ID Theft & Fraud Group, 175 Water Street, 8th Floor, New York, NY 10038. 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.