



IDENTITY FRAUD EXPENSE COVERAGE

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ CAREFULLY.

This endorsement is added under Section I – Property Coverage, Additional Coverages.

THE AGREEMENT

If your declaration indicates Identity Fraud Expense Coverage, we agree to pay for eligible identity restoration costs and expenses resulting from an act of identity fraud discovered during the policy term up to the amount of insurance shown on your declaration.

Eligible costs and expenses include:

- your lost earnings for time off work that must be taken to complete fraud affidavits, meet with law enforcement or credit agencies, merchants, or legal counsel;
- loan application fees for reapplying for loans where the original application was rejected because of incorrect credit information;
- costs and expenses associated with restoring your identity with law enforcement agencies, financial institutions or similar credit grantors, and credit agencies including:
 - a) notarizing affidavits or similar documents;
 - b) sending certified and registered mail;
 - c) additional charges for phone calls or texts;
- The cost of reasonable fees from the use of a professional fraud mitigation or restoration service with our prior notice and approval;
- reasonable legal fees incurred, with our prior notice and approval for:
 - a) your defense against any legal action by businesses or their collection agencies;
 - b) the removal of any criminal or civil judgments wrongly entered against you;
 - c) any challenge to the information in your consumer credit report, which is required to restore your identifying information.

Identity fraud means the act of using, without legal authority, your identifying information to commit any illegal activity that constitutes a crime or violation of any federal, provincial, territorial, municipal or local law by an unauthorized person.

The amount of insurance shown on your declaration for Identity Fraud Expense Coverage is the most we will pay for covered expenses from all identity fraud acts discovered in any one policy period, regardless of the number of acts discovered or the number of people affected.

WHAT IS EXCLUDED:

- Losses covered under Section I Property Coverage, Additional Coverages, Creditor Debit Cards, Forgery and Counterfeit Currency;
- Losses not directly and solely because of an act of identity fraud and the subsequent steps required to restore your identity;
- Expenses caused or contributed to by:
 - a) fraudulent, dishonest or criminal acts committed by you, any person acting with you, or any person acting as your authorized representative; whether acting alone or with others;
 - b) your business or commercial pursuits;
 - c) your own use of your identity or credit;
 - d) your intentional misuse of your identity or credit.

ADDITIONAL CONDITIONS

You must comply with all the terms and requirements stipulated with the issuance of any physical or digitally stored bank card, credit card or account including secure storage of PINs (Personal Identification Numbers) and personal information. If you do not you will not be entitled to any coverage.

When an act of identity fraud is suspected or discovered, you must immediately notify us and any applicable law enforcement agency, so steps can be initiated to restore the accuracy of your identifying information.

DEDUCTIBLE

We will only pay that part of the loss that exceeds the deductible shown on the declaration under Identity Fraud Expense Coverage.

This endorsement does not change any other limits, terms, conditions, provisions, Key Words, and exclusions of your policy.

Please note: We have updated certain coverage wordings that may apply to your insurance policy. Insurance policies dated June 2020 or later that contain coverage endorsements may look different because they now reference new titles. There may be instances where certain coverage wordings within your policy will not yet reflect these changes. We have provided the following guide to help you understand how the updated titles apply:

- Updated Title: Section I – Personal Property Original Title: Section I – Property Coverage
- Updated Title: Section I – What is Excluded Original Title: Section I – Loss or Damage not Insured