

FreedomID™ LifeStages Policy

RESOLUTION SERVICES

Subject to the restrictions set forth in the notes below, FreedomID™ Theft Protection** will provide the following Resolution Services to any eligible customers receiving "LifeStages" identity management services who are identified as fraud victims.

Access To Personal Fraud Specialist - Unlimited one-on-one access to a dedicated fraud specialist may include, but is not limited to the following: Interpretation and understanding of credit reports, assistance in gathering evidence against identity fraud, working with creditors to limit damages and resolve identity theft, and follow up to make sure the problems have been resolved.

Placement Of Fraud Alerts - At the eligible customer's election, fraud specialist-assisted notification to place fraud alerts with Trans Union, which are then passed to Experian and Equifax. Facilitation paid by FreedomID™ Theft Protection**.

Access To Identity Theft Resolution Center - Eligible customers have unlimited access to our experienced fraud specialist via a toll-free number to answer questions and resolve identity theft issues.

Assistance Filing Police Report - FreedomID™ Theft Protection** will direct the eligible customer in filing the police report by indicating the information that should be included in the report. May include but is not limited to the following; counseling breach notification recipient to list specific accounts that have been accessed, fraudulently charged, and/or fraudulently created. FreedomID™ Theft Protection** will assist, where possible, in setting up an appointment with police personnel for either: (a) in-person meeting to file report; or (b) phone meeting to file report.

Fraud Victim Affidavit - At the eligible customer's election, FreedomID™ Theft Protection** fraud specialist will assist in the creation of the eligible customer's affidavit.

Credit Grantor Notification - FreedomID™ Theft Protection** will assist the eligible customer with all phone calls and all documents required to facilitate notification to credit grantors.

Governmental Agency and Association Notification - At the eligible customer's election, FreedomID™ Theft Protection** will provide assistance with notification to applicable government agencies or associations. The nature of the assistance and the applicable government agencies is going to be determined on a case-by-case basis depending upon the nature of the account takeover or identity theft. Freedom ID™ Theft Protection** will notify and work with applicable government agencies on behalf of the eligible customer, to the extent possible and allowed by law and to the extent that the eligible customer wishes. Some of the government agencies that may be notified of the fraud, if necessary, could include but is not limited to: A) The Applicable State's Department of Motor Vehicles B) County Records/Recorders Offices C) County Tax Assessors D) U.S. Passport Offices E) I.R.S.

*Note that FreedomID™ Theft Protection** will only notify and work with "applicable" government agencies. In a situation where the fraud is limited to check fraud, or new accounts being created, there would be no need to contact the I.R.S. However, if an illegal alien is using an eligible customer's social security number (SSN), involving the I.R.S.'s fraud department may be necessary to make sure that the fraud victim isn't responsible for the additional tax burden created by the additional income erroneously reported on their SSN.

Credit Monitoring Provided To Fraud Victims - At the eligible customer's election, enrollment will be for one year of credit monitoring with email alerts, which includes a credit report. Changes in eligible customer's credit file will be monitored to identify fraudulent activity and measure the progress of resolution. Credit products paid by FreedomID™ Theft Protection**.

Fraud Monitoring Provided To Fraud Victims - At the eligible customer's election, enrollment will be for one year of fraud monitoring with baseline reports and email alert notification. Electronic notification will be sent to fraud victim of changes in personal identifiers such as social security number, DMV, address, etc., in more than 1000 monitored databases. Identifies additional frauds and measures the progress of resolution. Monitoring paid by Freedom ID™ Theft Protection**.

Creation Of A Comprehensive Case File - FreedomID™ Theft Protection** provides a comprehensive case file available for eligible customer presentation to company for insurance claims and to law enforcement. FreedomID™ Theft Protection** will create a comprehensive case file during the resolution process that documents identified fraud and resolution work. This can be used by law enforcement and prosecuting attorneys to assist the prosecution of perpetrators of identity theft. This case file could also be used if there is a claim filed by a fraud victim with the company for reimbursement pursuant to an identity theft reimbursement or other applicable insurance policy to determine the nature, extent and/or validity of an identity theft claim.

Active Post Fraud Follow Up - Once the case is determined to be "CLOSED", the eligible customer will receive a six (6) month follow up from their fraud specialist to make sure that there is no more activity and that identity resolution has been successful. Since identity-related information is ever growing, there is still the opportunity for an identity thief to commit further fraud once a case has been closed.

EXPENSE REIMBURSEMENT INSURANCE COVERAGE

Summary Description of Benefits for the Personal Internet & Identity Coverage Master Policy

This Summary is provided to inform you that as a member of FreedomID™ Identity Theft Protection, you are entitled to benefits under the Master Policy referenced below. This Summary Description of Benefits does not state all the terms, conditions, and exclusions of the 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. A complete copy of the Policy will be provided upon request. The Master Policy of Personal Internet Identity Coverage has been issued to: FreedomID/Identity Theft 911, LLC. (the "Master Policy Holder"), to provide benefits as described in this Summary Description of Benefits.

General Information Should you have any questions regarding the Membership Program provided by the Master Policyholder, or wish to view a complete copy of the Master Policy, please email customer service at memberservices@fidtp.com.

Limit of Insurance

Aggregate Limit of Insurance (LifeStages):	\$ 25,000	per policy period
Aggregate Limit of Insurance (PLUS):	\$ 100,000	per policy period
Aggregate Limit of Insurance (360):	\$ 1,000,000	per policy period
Aggregate Limit of Insurance (GOLD):	\$ 1,000,000	per policy period
Aggregate Limit of Insurance (Platinum):	\$ 1,000,000	per policy period
Lost Wages:	<u>\$1,500</u>	per week, for 8 weeks' maximum
Travel Expenses	<u>\$1,000</u>	
Elder Care and Child Care	<u>\$1,000</u>	
Initial Legal Consultation	<u>\$1,000</u>	
Deductible	\$ 0	per policy period

Reporting a Stolen Identity Event

To report a Stolen Identity Event, please contact the Identity Theft 911 Resolution Center at (877) 537-5637.

Filing a Claim

If you have any questions regarding the identity theft insurance coverage or wish to file a claim under the Master Policy, please contact (877) 537-5637.

This is a group master policy issued to CyberScout, LLC. If this master policy is terminated, your benefits will cease effective that date. It is the obligation of the master policyholder to inform you of any termination of the master policy.

BENEFITS

We shall pay you for the following:

- a) Costs
 - i. Reasonable and necessary costs incurred by you in the United States 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 in the United States 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 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 incurred by you for travel within the United States incurred as a result of your efforts to amend or rectify records as to your true name and identity; and
 - vi. Reasonable and necessary costs incurred by you for elder care or child care 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 for ordering medical records for the purpose of amending and/or rectifying these documents as a result of a stolen identity event
 - 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 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 excludes business interruption or future earnings of a self-employed professional. Computation of lost wages for self-employed persons must be supported by, and will be based on, prior year tax returns. Coverage 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 in the United States by you with our consent for an attorney 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 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; and
 - iii. Removing any civil judgment wrongfully entered against you as a result of the stolen identity event.
 - iv. Defending criminal charges brought against the insured 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 the insured was not in fact the perpetrator.
 - v. Challenging the accuracy or completeness of any information in your medical history as a result of a medical identity theft.

- vi. Challenging the accuracy or completeness of any information in your tax history as a result of a stolen identity event.
- d) Unauthorized Electronic Fund Transfer Reimbursement (PLUS, GOLD, 360 & Platinum ONLY)

The principal amount, exclusive of interest and fees, incurred by you and caused by an Unauthorized Electronic Fund Transfer. Stolen Funds Loss shall not include any amount for which you did not seek reimbursement from the financial institution which issued the access device and holds the account from which funds were stolen, and stolen funds loss shall not include any amount for which you received reimbursement from any source.

A stolen identity event is the theft of your personal identification, social security number, or other method of identifying you, which has or could reasonably result in the wrongful use of such information. All loss resulting from stolen identity event(s) and arising from the same, continuous, related or repeated acts shall be treated as arising out of a single stolen identity event occurring at the time of the first such stolen identity event. 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 identity event shall include Medical identity theft. Medical Identity Theft means the theft of the insured's personal or health insurance information to obtain medical treatment, pharmaceutical services or medical insurance coverage. Medical identity theft also means the theft of the insured's personal or health insurance information to submit false claims for medical services or goods.

Unauthorized Electronic Fund Transfer means an Electronic Fund Transfer from your account initiated by a person other than you without the actual authority to initiate the transfer and from which you receive no benefit. An Unauthorized Electronic Fund Transfer 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 had notified the financial institution that transfers by such person were no longer authorized; (2) with fraudulent intent by you or any person acting in concert with you; or (3) by the financial institution or its employee.

Coverage Scope

Stolen Identity Event

The Master Policy provides benefits to you only if you report a stolen identity event to us by the contact number stated above as soon as you become aware of a stolen identity event, but in no event later than six months after the stolen identity event occurs 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 policy if the stolen identity event results in losses covered under the policy.

You will only be covered if a stolen identity event first occurs while you are a member of the Master Policyholder's insured program and is reported to us within 6 months. 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

The Master Policy provides benefits to you only if you report an Unauthorized Electronic Fund Transfer to us at the contact number stated above as soon as you become aware of a Unauthorized Electronic Fund Transfer, but in no event later than 90 days after the Unauthorized Electronic Fund Transfer is discovered by you.

You will only be covered if an Unauthorized Fund Transfer: (1) first occurs while you are a member of the Master Policyholder's Membership Program, and (2) is reported to us within ninety (90) days after your discovery of the Unauthorized Fund Transfer. You will not be covered if the Unauthorized Fund Transfer 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, Travel Expense, Initial Legal Consultation and Elder Care/Child Care Limits of Insurance shown above are sublimits of the Aggregate Limit of Insurance and the most we shall pay you for lost wages, travel expense, initial legal consultation and elder care/child care.

Deductible

1. You shall be responsible for the applicable Deductible amount shown above and you may not insure against it.
2. You shall be responsible for only one Deductible during any one policy period.

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 this policy, the other insurance shall pay first. This 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 Limits 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.

***FreedomID™ Theft Protection resolution services are underwritten and provided by CyberScout, LLC.*