

Core Identity Protection™ Benefit Summary

Summary of Plan Benefits

PLEASE READ THE INFORMATION
IN THIS BROCHURE CAREFULLY.

Core Identity Protection™ is a benefit plan that provides identity protection starting on the confirmation date of your successful enrollment. Certain benefits include:

- Protection for you under the Individual Plan and/or your family under the Family Plan for a period of 12 months, or as applicable to your Plan.
- Family Extension Option(s) – Discounted prices are available to extend protection for Family Member(s).
- \$25,000 Identity Insurance per Individual
- VRS Elite™ Unlimited - 24/7 Fraud Victim Assistance / Resolution Services
- Credit Bureau Monitoring (if applicable to your plan)

In addition, you have access to the IFI Members Section and the benefits provided therein, including the IFI Loss Prevention & Resource Guide, Risk Video, Newsletters, and discounts on identity related protection products like credit reports, credit monitoring tools, FICO scores, and more.

This document provides summary information only. Your benefits will be subject to all of the terms, conditions, and exclusions of the Core Identity Protection™ plan and the Identity Fraud, Inc. Master Insurance Policy as insured by an A-rated insurer.

If you are a victim of identity
fraud, please call us as soon
as possible at:
1-866-443-3728



**IDENTITY
FRAUD** INC.

Core Identity Protection™

includes

VRS Elite™ Unlimited

Fraud Victim Resolution Services

- ✓ Unlimited Toll-Free Access (24/7)
- ✓ Dedicated VRS Elite™ Case Specialist(s)
- ✓ Case File Creation
- ✓ Case File Monitoring
- ✓ Limited Power of Attorney (Optional)
- ✓ Victim Statements
- ✓ Elite Action to Stop Fraud
- ✓ Verbal and Written Credit Bureau Fraud Alerts
- ✓ Triple-Bureau Credit Report & Evaluation
- ✓ Credit Report Monitoring – One Year Activation
- ✓ Personal Records Monitoring – One Year Activation
- ✓ Fraud Affidavit
- ✓ IFI Supplemental Police Report
- ✓ Identity Insurance Claim Support
- ✓ Case Follow-Up – Two Year
- ✓ **Elite ID Alerts** and Education
- ✓ Newsletters and more...

**Whether simple or complex identity thefts occur,
VRS Elite™ helps victims save valuable time,
money, and frustration.**

Definitions

Family Extension means allowing you to establish a separate and distinct Core Identity Protection™ plan for a Family Member. To activate protection for a Family Member, you may call us or visit the Members Section located at www.identity-fraud.com. Extension coverage will be subject to its own Terms and renewal provisions. Extensions are available to a spouse, domestic partner, significant other, parent, grandparent, child, brother or sister.

Family Plan means protection is provided to you, your spouse or domestic partner or significant other, and dependents up to the age of 23.

Core Identity Protection™ plan means an annual Membership granting Plan Benefits.

Incident means the unauthorized use of your name, social security number, personal identification or other means of identifying you with the intent to commit, aid, or abet any unlawful activity that constitutes a violation of Federal law or any applicable state or local law and/or as determined in our sole and absolute discretion and/or as per our Master insurance policy.

Lost Wages means actual Lost Wages, whether partial or whole days, due to wrongful incarceration or for time taken from 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 an Incident. Actual Lost Wages includes remuneration for vacation days, discretionary days, floating holidays, and paid personal days but does not include sick days or any cost arising from time taken from self-employment as determined in our sole and absolute discretion and/or as per our master insurance policy. All Lost Wages must occur during your Membership Term.

Member Indemnity Benefits means insurance coverage or expense reimbursement for certain expenses you incur following an Incident and subject to the terms, conditions, definitions, exclusions, and/or limitations of your Membership and our master insurance policy.

Membership means your individual rights granted under your Core Identity Protection™ plan, including Plan Benefits.

Plan Benefits means our obligation under your Membership or the obligation of our insurer under our master insurance policy to provide you during the Term of your Membership the products and services described in this summary, as applicable, subject to the terms and conditions of your Membership, and our master insurance policy.

Term means the annual twelve (12) month period beginning on the date that the Primary Member registers and successfully purchases an annual Membership or the monthly period following your successful enrollment in a monthly Membership.

We, us, and our mean Identity Fraud, Inc.

You, your, and yours mean the individual who is identified by us as having a Membership.

For complete details on the benefits and specific terms and conditions, please visit our website at www.identityfraud.com and log into the Members Section, or call IFI at

1-866-4ID-FRAUD (866-443-3728)
from 8am to 5pm, Monday through Friday, PT

Core Identity Protection™ Plan Benefits

1. Access to the IFI Members Section where information and products will be available for your individual use.
2. VRS Elite™ Victim Assistance Call Center Support as available to you twenty-four (24) hours a day and seven (7) days a week.
3. Member Indemnity Benefits are provided for Incidents that occur during your Membership and which are re-reported to us during your Membership as follows:
 - a. **Annual Limit** — The Annual Limit is \$25,000 and is the maximum limit per person. The Annual Limit is the total insurance or expense reimbursement limit available to you during your Membership Term regardless of the number of Incidents that may occur during your Term, for all costs, lost wages, or fees as defined in our master insurance policy.
 - b. **Lost Wages** — \$10,000 in total with a maximum of \$1,000 per week. This sublimit amount is inclusive of your Annual Limit and not in addition to your Annual Limit.
 - c. **Legal Fees** — Reasonable legal fees and court costs incurred with our prior consent for:
 - i. Defense of lawsuits or criminal allegations brought against you by a creditor, collection agency or other institution as a direct result of an Incident;
 - ii. The removal of any civil or criminal judgments wrongfully entered against you as a result of an Incident;
 - iii. Contesting the inaccuracy or incompleteness of any information or records containing your personal information which is the direct result of an Incident, other than legal fees and court costs incurred in a legal proceeding of any kind filed, brought, or maintained by you, on your behalf, or for your benefit.
 - d. **Other Costs**
 - i. Communications. Costs for mail, certified mail, and long distance telephone or facsimile communications.
 - ii. Personal Records. Costs for re-filing loan applications, filing police reports, notarizing affidavits or similar documents, replacing government issued identification documents with our consent, and obtaining copies of one credit report from each of the three main credit reporting agencies (Experian, Equifax, or TransUnion) every three months for a maximum of three times per Incident, a Medical Information Bureau report, a driving record report, and a criminal background report.
 - iii. Personal Records Monitoring. Costs to enroll in a one-year triple-bureau credit-monitoring service provided by one of the three main credit-reporting agencies and a one-year myFICO monitoring service. (Internet access required)
 - iv. Travel. Reasonable and necessary travel costs incurred with our prior consent for airfare and hotel accommodations where your presence in legal proceedings is required by court order and/or at our request.
 - v. Personal Account Protection. We shall reimburse you for your actual loss arising from an Incident and from the unauthorized use of your credit card, debit card, funds transfer card, or check as registered in your name where you have a legal liability for such loss. We shall pay up to a maximum of \$5,000 regardless of the number of distinct and separate losses.
 - e. **Deductible** — A deductible of \$0 shall apply to Member Indemnity Benefits.
 - f. **Exclusions** — There shall be no Member Indemnity Benefits for the exclusions identified in our Master insurance policy and for:
 - i. Any Expenses arising out of or relating to physical injury, disability, sickness, disease, mental injury, or distress.
 - ii. Any expenses arising out of or relating to any fraudulent, dishonest or criminal act actually or allegedly committed by you or any person acting in concert with you.
 - iii. In respect of Personal Account Protection Expenses, any loss caused by a resident of your household, a family member or relative, separated spouse, or by a person who has been entrusted with your card or check and/or where you have not complied with all of the terms and conditions under which the card(s) or check(s) are or were issued.
 - iv. Any legal action or suit other than those set forth above.
 - v. Any damages, loss, or indemnification unless otherwise stated herein or as stated in our master insurance policy.
 - vi. Amounts of recovery or indemnification you may have or receive under other insurance.
 - vii. Your failure to adhere to your Obligations as noted in this summary and/or our Membership Agreement.

Changes to the Core Identity Protection™ plan may occur without notice

Your Obligations

In order to qualify and receive Plan Benefits, you must adhere to the following obligations:

1. Update your Membership contact details in our Members Section as soon as practicable following a change of address, email, or telephone number.
2. Upon learning of an Incident that could give rise to expenses under the Plan Benefits, notify us or our Insurer as soon as practicable and provide detailed information regarding the Incident as requested by us. Such notice must be given during your Membership Term and in no event later than ninety (90) days after you first learn of the Incident.
3. Promptly file a report with the police if an Incident has occurred and you reasonably believe that a violation of the law may have occurred.
4. Keep records, receipts, books, evidence and other documents in such a manner that will allow us or our Insurer accurately determine the amount of any expenses or loss covered hereunder.
5. Cooperate with Identity Fraud, Inc. and/or our insurer including but not limited to submitting information requested, cooperating to enforce any legal rights we may have against anyone who may have liability to you, attending depositions, signing affidavits, answering questions under oath, and other requests as may be applicable under your Membership.
6. Take all reasonable steps to reduce costs and expenses arising from or relating to an Incident and do not prejudice any or our insurer's rights to recovery and do not admit to any liability.

Items for Which We Are Not Obligated

We and/or our insurer are not obligated to:

1. Provide you with Member Indemnity Benefits in excess of the corresponding annual coverage limit provided in your Membership.
2. Maintain or renew your Membership. In our sole and absolute discretion, we may cancel or not renew your Membership by sending you an email notice or letter, at the email and/or physical address we have on record, thirty (30) days prior to your Membership expiration date.
3. Provide you with Plan Benefits for Incidents that occur prior to your Membership or which are reported to us or our insurer following the termination, cancellation, or non-renewal of your Membership.
4. Provide you with Plan Benefits following your cancellation or request to cancel your Membership.
5. Provide you with Plan Benefits for costs, losses, or damages arising out of any business pursuits.
6. Provide you with any reimbursement for any costs, losses, or damages other than those provided in the Plan Benefits.



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