

This Guide to Benefits describes the benefit in effect as of **April 16, 2020 until December 31, 2021** (referred to below as the benefit period).

What is the Personal Identity Theft benefit?

The Personal Identity Theft benefit offers reimbursement for covered expenses you incur to restore your identity, up to \$1,000 in comprehensive claims, as a result of a Covered Stolen Identity Event.

Who is eligible for this benefit?

To be eligible for this benefit, you must be a United States citizen and reside in the United States.

What is a Covered Stolen Identity Event?

“Covered Stolen Identity Event” means the theft or unauthorized or illegal use of your name, demand deposit account or account number, Social Security number, or any other method of identifying you.

What is covered?

Covered costs under the Personal Identity Theft benefit are:

- Costs you incur for re-filing applications for loans, grants, or other credit or debt instruments that are rejected solely because the lender received incorrect information as a result of a Covered Stolen Identity Event.
- 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 Covered Stolen Identity Event or to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.
- Costs incurred by you for a maximum of two (2) credit reports after you take advantage of a free credit report provided at annualcreditreport.com.
- Actual lost wages for time taken 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 Covered Stolen Identity Event.
- Costs for reasonable fees for an attorney and related court fees you incur for suits brought against you by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods or services or default on a loan as a result of a Covered Stolen Identity Event, with the consent of the benefit administrator determined by StrategyCorps.

What is not covered?

- Any dishonest, criminal, malicious, or fraudulent acts by you.
- Any damages, loss, or indemnification unless otherwise stated in this disclosure.
- Costs associated with any legal action or suit other than those set forth under Covered costs.
- Sick days and any time taken from self-employment.
- Any costs as a result of theft or unauthorized use of an account by a person to whom the account has been entrusted.

When and where am I covered?

Payment for Covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada for a loss occurring during the benefit period.

How do I file a claim?

Email the StrategyCorps benefit administrator at benefitadmin@strategycorps.com immediately when you reasonably believe a Covered Stolen Identity Event has occurred and provide information including, but not limited to, how, when, and where the Covered Stolen Identity Event occurred and the best way to get in contact with you. The benefit administrator will contact you on any other required reasonable information or documents regarding the loss.

What documents do I need to submit with my claim?

A signed, sworn proof of loss or affidavit containing the information requested by the benefit administrator must be submitted during the benefit period.

How will I be reimbursed?

Reimbursement will be initiated once your claim has been received, verified, and all required documents are approved.

Do I have to do anything else?

- If you reasonably believe that a law may have been broken, you must promptly file a report with the police.
- You must take all reasonable steps to mitigate possible costs.

Additional Provisions for Personal Identity Theft:

Coverage is divided equally on a household basis. You must use due diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by the benefit. If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefit may be canceled at StrategyCorps' sole discretion. You agree that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact. Once you report a Covered Stolen Identity Event, a file will be opened and shall remain open for six (6) months from the date of the Covered Stolen Identity Event. No payment will be made on a claim that is not completely substantiated in the manner required by the benefit administrator within six (6) months of the Covered Stolen Identity Event. After the benefit administrator has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be terminated should a payment be made to you. You must give the benefit administrator all assistance as may reasonably be required to secure all rights and remedies. No legal action for a claim may be brought until sixty (60) days after we receive a Proof of Loss. No legal action against us may be brought after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully. This benefit is provided to eligible account holders at no additional cost and is in effect for acts occurring while the benefit is in effect. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements.