

**Duplicate Coverages** – Should you be enrolled in more than one protection program, other than this program, that is insured by the same insurer of this Master Policy, or any of its affiliates, you will be reimbursed under each program subject to the applicable deductibles and limits of liability of each insured program but in no event shall the total amount reimbursed to you under all programs exceed the actual amount of loss.

**Exclusions** – There shall be no coverage for exclusions identified in the Master Policy, which are summarized as follows:

- i) Any expenses arising out of or relating to physical injury, disability, sickness, disease, mental injury, shock, mental anguish, emotional distress, mental or physical incapacitation, required care, loss of services or death.
- ii) Any expenses arising from the theft, wrongful use or unauthorized use of a business name or other means of identification or business pursuits.
- iii) 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.
- 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 the Master Policy.
- vi) Any expenses arising out of or relating to pollutants, terrorism, war, civil war or nuclear reaction.
- vii) Your failure to adhere to your Obligations as noted in this summary or the Master Policy.

**Special Note:** The identity theft coverage benefits described herein are subject to change and/or termination without notice. Any change and/or termination will not adversely affect claims properly submitted prior to such change or termination. Identity theft coverage is not available to residents of New York and Indiana.

## YOUR OBLIGATIONS

In order to qualify and receive Identity Theft Coverage Benefits, you must adhere to the following obligations:

1. Promptly provide notice to Identity Fraud, Inc. of an Incident that first occurs during your qualified protection and which notice must be received prior to the termination, cancellation or non-renewal of your qualified protection and in no event later than ninety (90) days after you first learn of the Incident. Notice shall include, but not be limited to, detailed information of the Incident as to how, when, and where the Incident occurred and includes other reasonable information or details Identity Fraud, Inc. or its insurer may request.
2. 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.
3. Keep records, receipts, books, evidence and other documents in such a manner that will allow the Insurer to accurately determine the amount of any expenses or loss covered.

4. Take all reasonable steps to mitigate (reduce) possible losses regarding the Incident including requests to waive any applicable fees.
5. Do not admit to any liability or do so at your own expense.
6. Cooperate with Identity Fraud, Inc. and/or its insurer including but not limited to submitting information requested, cooperating to enforce any legal rights the insurer may have against anyone who may have liability to you, attending legal proceedings and other items as may be reasonably requested.



For questions about your protection or to file a claim, please contact Identity Fraud, Inc. toll-free at **1-866-4-IDFRAUD**.

Visit us online: [www.identityfraud.com/cacu](http://www.identityfraud.com/cacu)

# IDENTITY THEFT COVERAGE

Fraud Resolution Services  
and Identity Insurance  
Benefit Summary

Provided Compliments of  
CommunityAmerica Credit Union



800.892.7957 | [cacu.com](http://cacu.com)

## IDENTITY THEFT COVERAGE SUMMARY

CommunityAmerica Credit Union is pleased to provide select members with important Identity Theft Coverage to help you fight the perils and consequences of identity theft. We have partnered with Identity Fraud, Inc. to deliver fraud resolution services and identity insurance benefits in case you become a victim of fraud. If you maintain an active Qualified Account\* with CommunityAmerica, you are entitled to receive our Identity Theft Coverage as more fully described herein.

This Summary Description of Benefits does not state all the terms, conditions and exclusions of your protection or the identity insurance benefits provided in the Identity Fraud, Inc. Master Insurance Policy. Your identity insurance 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 written request.

CommunityAmerica's Identity Theft Coverage is provided by Identity Fraud, Inc. and underwritten by an A-rated insurer.

## SUMMARY OF BENEFITS

### Free\* Identity Theft Coverage

Benefits are available to you as long as you maintain a Qualified Account.\* In the event of an identity theft Incident, coverage includes:

- **VRS Elite™ 24/7 Fraud Resolution Services**

Twenty-four hours a day, seven days a week, you can contact Identity Fraud, Inc. toll-free at 1-866-4-IDFRAUD to gain access to professional resolution services that will help save you valuable time, money and frustration.

- **Identity Insurance Benefits**

Aggregate Limit of Insurance: \$5,000 or \$10,000, depending on your Account\*

Lost Wages: \$500 per week, for 4 weeks maximum

Deductible: \$0.00

### Purchased Identity Theft Coverage

All eligible members of the Credit Union and their spouses, age 18 or over when applying, can purchase enhanced protection that includes unlimited resolution services, \$25,000 of broad insurance, and more, for you or your entire family, including extended family.

## SPECIAL DEFINITIONS

**\*Qualified Account** – means an Account Holder's active enrollment in a CommunityAmerica applicable qualified personal checking account. Coverage does not extend to business checking accounts.

Qualified checking accounts must be open and in good standing (not in arrears – no negative balance) with the Credit Union prior to claim. Negative balance stipulation will be waived only if due to fraudulent activity, not account negligence. Eligible accounts include personal Free, Interest, Premier, Loan Advantage and Investors checking accounts. Free, Loan Advantage and Investors checking accounts are provided with \$5,000 of identity insurance benefits, while Interest and Premier checking accounts are provided with \$10,000 of identity insurance benefits. (To determine what level of benefit you may qualify for, simply ask one of our representatives for more details.)

**Account Holder** – means an individual or an individual and his or her spouse or domestic partner who singularly or collectively maintain(s) a Checking Account. If two individuals are each considered an Account Holder, coverage shall apply on a joint account holder basis subject to a single aggregate insurance limit and sublimit, as appropriate and as defined in the Master Policy.

**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.

## IDENTITY INSURANCE BENEFITS

The Master Policy Insurer shall pay you for the following:

**a) Legal Fees.** Reasonable legal fees and court costs incurred, with the insurers prior consent for:

- i) Defense of lawsuits 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 direct 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.

**b) Lost Wages.** Actual lost wages resulting from time taken off from work to resolve an Incident or due to wrongful incarceration resulting from an Incident for a maximum payment of \$500 per week up to a maximum of \$2,000. Lost wages must be incurred while you maintain active enrollment in a Qualified Account and be a direct result of an Incident.

**c) Miscellaneous Expenses.** Reasonable and necessary costs actually incurred as a direct result of an Incident for:

- i) Communications. Costs for mail, certified mail and long distance telephone or facsimile communications to law enforcement agencies, financial institutions, government agencies or similar organizations.

- ii) Personal Records. Costs for re-filing loan applications, filing police reports, notarizing affidavits or similar documents, replacing government issued identification documents (with the Insurers consent) and obtaining copies of one credit report from each of the three main credit reporting agencies (Experian, Equifax and 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. However, Personal Records Monitoring shall not be provided for Incidents solely relating to an Incident relating to an existing credit and/or debit card account(s). (Internet access required.)

**Coverage Scope** – The Master Policy provides benefits to you only if you report an Incident to Identity Fraud, Inc. by calling 1-866-4-IDFRAUD (866-443-3728) as soon as you become aware of a stolen identity event and in no event later than ninety (90) days after you first learn of the Incident. Upon contacting Identity Fraud, Inc., VRS Elite case specialists will assist in the resolution of your case and facilitate the submission of insurance claims, if any.

You will only be covered if an Incident first occurs while you are actively enrolled in a Qualified Account and covered under the Master Policyholder's policy and the Incident is reported to Identity Fraud, Inc. within ninety (90) days from the Incident date. You will not be covered if the stolen identity event occurs after termination of the Master Policy or termination of your qualified status under the Master policyholder's program.

**Limits Of Insurance** – The most the Master Policy shall pay you are the Limits of Insurance shown herein. 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 herein is a sublimit of the Aggregate Limit of Insurance and is the most the insurer shall pay you for lost wages.

**Other Insurance** – In the event there is other insurance that may apply to any Expenses covered, this insurance shall provide coverage pro rata based upon the policy's respective limits of liability with such other insurance and excess of any applicable deductibles thereto.