

## IDENTITY FRAUD ENDORSEMENT

### INSURING AGREEMENT:

If the "Declaration Page" indicates that the Identity Fraud Endorsement applies, "We" agree that coverage is extended for "Identity Fraud" and includes reimbursement of costs "You" incur resulting from an "Identity Fraud Occurrence" as described herein. The maximum limit paid in any "Identity Fraud Occurrence" applies regardless of the number of insured persons involved or affected.

### COVERAGE:

"We" insure up to the maximum amount stated on the "Declaration Page" during the term of this policy for the following reasonable costs and expenses incurred by "You", as a result of an "Identity Fraud Occurrence" against "You".

1. Reasonable costs or expenses (including mileage, associated parking costs, registered mail, long distance telephone expenses, taxicab fees or public transit fees) incurred for notarizing affidavits, or communicating with law enforcement agencies, financial institutions, credit agencies, credit grantors, businesses, or similar credit grantors;
2. Fees for the re-application of loans which had been declined as a result of incorrect or erroneous information;
3. Earnings lost resulting from necessary time away from "your" employment for the purposes of completing affidavits and meeting with credit agencies, similar credit grantors, law enforcement departments, financial institutions, merchants, and legal counsel, up to the amount as stated on the "Declaration Page" per day, to a maximum amount as stated on the "Declaration Page", for each "Identity Fraud Occurrence";
4. Reasonable costs, fees, or expenses associated with the replacing of Canadian or Provincial Government issued documents as a result of an "Identity Fraud Occurrence";
5. Reasonable legal fees and other third-party professional service fees incurred directly as a result of an "Identity Fraud Occurrence", with prior notice to "us" for:
  - a) the removal of any criminal or civil judgements wrongly entered against "You";
  - b) to challenge the information in "your" consumer credit report; the defence of lawsuits brought against "You" by businesses or their collection agencies; and
  - c) assisting "You" through any necessary processes for identity restoration case management and to protect and mitigate further damage to "your" identity integrity after a loss.
6. Reasonable costs associated with obtaining up to two credit reports after an "Identity Fraud Occurrence" has been reported to "us", for a period of up to 12 months from the date of the reporting of the occurrence, but not limited by the expiry date of the policy.

### LOSS OR DAMAGE NOT INSURED:

"We" do not insure:

- i) "your" fraudulent, dishonest, or criminal acts;
- ii) "your" own use of "your" identity;
- iii) "your" commercial or "Business" pursuits;
- iv) "your" intentional misuse of "your" identity; or
- v) fraudulent, dishonest, criminal, or intentional misuse of "your" identity by any resident of "your" household.

Nor do "We" insure the following:

- vi) any losses covered under the Credit or Debit Cards and Forgery and Counterfeit Money coverage already available in the ADDITIONAL COVERAGES section of the underlying policy to which this endorsement is attached; or
- vii) any losses covered by credit card insurance, bank insurance, or other coverage available to "You". Other insurance will be considered primary, and this additional

coverage provided by this endorsement will only apply once the other insurance available to "You" has been exhausted.

**DEDUCTIBLE:** In any one occurrence, "We" are responsible only for the amount by which the insured loss or damage exceeds the amount of the deductible shown on the "Declaration Page". If one occurrence could lead to the application of more than one deductible, only the largest deductible will apply.

**NOTICE TO AUTHORITIES:**

For this coverage to apply, "You" must promptly notify an applicable law enforcement agency of the "Identity Fraud Occurrence".

**All other terms, definitions, exclusions, and conditions of the policy to which this endorsement is attached apply and remain unchanged.**