IDENTITY FRAUD ENDORSEMENT

Refer to Supplemental Declarations if information is not shown on this form.
For an additional premium, we provide coverage under this endorsement subject to the terms contained in the General Policy Provisions.

Named Insured: __________________________

WHAT WE PAY FOR.
We pay up to $10,000 for reasonable and necessary expenses incurred by an insured as a direct result of an identity fraud involving your person or property. Such loss must originate during the policy period. A $100 deductible applies to any covered loss or claim. Until discovery occurs, each act or series of acts committed by the same perpetrator(s) shall constitute a single episode of identity fraud.

ADDITIONAL DEFINITIONS.
1. Expenses mean the reasonable and necessary costs:
   a. incurred in having documents produced, reproduced, notarized, filed, protested or similar activities required to terminate the existing identity fraud and to assist in reestablishing your person or property;
   b. incurred in long distance telephone calls, fax memos, certified or registered mail or other similar expenses to give notice and to assure cooperation with credit and financial organizations and with enforcement agencies;
   c. incurred in making loan and other applications necessary to restore your person or property;
   d. incurred for actual loss of wages of up to $100 per day, not to exceed 10 days in total, for time lost from work to complete necessary affidavits, reports, applications and other similar forms or to cooperate with police, credit or other investigative authorities; and
   e. incurred for attorneys fees necessary to defend lawsuits or the entry of wrongful judgments brought against you as a direct result of identity fraud or those expenses to protest incorrect credit reports.
2. Identity Fraud means the unlawful appropriation of the authenticity of an insured.

ADDITIONAL EXCLUSIONS.
We do not pay for:
1. any real or alleged identity fraud loss arising from any business or professional pursuits;
2. any dishonest or criminal act perpetrated by you or by any other person authorized by you to act on your behalf, whether acting alone or in concert with others; or
3. any other loss, except those expenses described in this endorsement.

ADDITIONAL CONDITIONS.
1. You must obtain records, receipts, invoices etc. to document and verify the purpose and amount of expenses incurred in connection with any identity fraud claim. You must present them as often as we reasonably request and permit us to make copies of them as we choose;
2. You must cooperate with us in preserving rights of subrogation and assisting in pursuing recovery from any perpetrators; and
3. This coverage shall be excess over any other valid and collectible insurance.

All other terms and conditions remain unchanged.