



Identity Fraud Expense Reimbursement Coverage and Identity Fraud Resolution Services

This document is a summary only and is intended to provide important information about the protection available to an Insured Person under the Identity Fraud Expense Reimbursement Policy (the "Policy"). Keep this coverage description for your records. This summary is not an insurance policy and does not amend, extend or alter the coverage afforded by the Policy described herein.

FLEETWOOD BANK

has purchased the Identity Fraud Expense Reimbursement policy from Travelers Casualty and Surety Company of America in order to provide you, your spouse, qualified domestic partner, children under 18 and parents* with this valuable coverage.

Your Policy Number is: 106057799

Your Coverage Limit is: \$25,000

Your Deductible is: \$0

If you are a victim of Identity Fraud, please call Travelers to report your claim: 800.842.8496 or email bfpcclaims@travelers.com

The coverage reimburses identity fraud victims for the following:

- Lost wages as a result of time taken off from work to meet with, or talk to, law enforcement agencies, credit agencies and/or legal counsel, to complete fraud affidavits, or due to wrongful incarceration arising solely from someone having committed a crime in the insured person's name, up to \$1,000 per week for five weeks up to the policy limit.
- Notary and certified mail charges for completing and delivering fraud affidavits.
- Fees to re-apply for loans that were denied because of erroneous credit information due to the identity fraud.
- Long distance telephone charges for calling merchants, law enforcement agencies or credit grantors to discuss an actual identity fraud.
- Attorney fees incurred, with Travelers' prior consent, for:
 - Defending suits brought incorrectly by merchants or their collection agencies
 - Removing criminal or civil judgments wrongly entered against the victim
 - Challenging information in a credit report
 - Release of medical records in cases of medical identity fraud
 - Contesting wrongfully incurred tax liability
 - Contesting the wrongful transfer of ownership of an insured person's tangible property
- Costs for daycare and eldercare coverage, if that coverage is necessary for an insured person to attend meetings or otherwise have the ability to restore financial health and credit history as a result of identity fraud.
- Travel and accommodations expense up to \$1,000 per week up to five weeks which are incurred in the process of resolving fraud.
- Expenses and fees for new government issued identification such as passports, drivers license and social security cards.
- Expense and fees for copies of health records for purpose of investigating medical identity fraud.

*Unless modified by endorsement. Children and Parents must reside in your household in order to qualify for coverage.

Identity Fraud Resolution Services

Becoming a victim of identity fraud is a frightening, frustrating experience. It can happen to anyone at any time. Our identity fraud specialists can help victims during this difficult time. Not only will we pay for expenses associated with clearing up your credit, but we will also provide you with detailed information on how to fix your credit and resolve other identity fraud issues. Travelers partners with Identity Theft 911 (idt911.com/AboutUs.aspx), whose experienced fraud team works closely with victims to learn about the incident, document the case, advise on case resolution, and support victims by providing written correspondence that will help expedite resolution of their situation. Identity Theft 911 performs the following activities for Travelers Identity Fraud Insureds:

- **Proactive Assistance.** Call any time you have a question or concern, whether or not you are or ever have been a victim of identity fraud. Help is available for identity-related risks throughout life, when you are filing your taxes, sending your child off to college, traveling or moving, from the birth of your first child to your retirement.
- **Document Replacement Help** when personal documents such as Social Security cards, birth certificates, passports and driver's licenses are lost, stolen or destroyed.
- **Personal Access** to an expert fraud specialist at Identity Theft 911 to help stop fraudulent bills and charges, work with government agencies and creditors and set up fraud alerts to help detect a recurrence.
- **Step-by-Step Guidance** through the identity resolution process if you are ever a victim of identity fraud. A fraud specialist will provide a victim of identity fraud with the following services:
 - Unlimited assistance to restore victims' identity, handling the entire notification and documentation process
 - 3-in-1 credit report to review with the victim
 - Enrollment in one year of free credit, cyber and fraud monitoring, plus follow-up
- **Exclusive Online Educational Resources** providing tips, information and steps to take to avoid becoming a victim of identity theft. To access content exclusive for Travelers insureds, visit travelers.com/idfraud to access daily news alerts, topical articles, monthly newsletters and a wealth of proactive tips.

For your first visit to the site enter the following generic username and password:

USERNAME: Travelers1

PASSWORD: Identity2

Please be aware Username and Password are case sensitive. Once logged in using the generic username and password, you will be asked to create your very own personal log-in. You will then be able to access exclusive content at any time and at your convenience.



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Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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