

## ID Experts Identity Theft Insurance Coverage

GSA Identity Protection Services Blanket Purchase Agreement Award GS10FCA017

ID Experts provides a comprehensive \$5 million identity theft insurance policy issued by a brand name triple--A rated carrier. The \$0 deductible policy includes Electronic Funds Transfer (EFT) coverage for reimbursement from fraudulent transactions which is typically not covered by other policies, associations, or banking regulations.

Identity Theft Insurance will reimburse Covered Persons for expenses associated with restoring their identity including legal and/or defense fees should they become a victim of identity theft. If a Covered Person's identity is compromised, the policy provides coverage for up to \$5,000,000, with no deductible, from an A.M. Best "A--rated" carrier, subject to the terms, limits and/or exclusions of the policy. A summary of the policy coverage, definitions and limits follows, all of which is subject to the specific terms of the policy (which may be amended from time to time).

The insurance policy covers up to \$5,000,000 per Stolen Identity Event (as defined in the policy), but is limited to:

a) Replacement of Documents – Up to USD \$2,000.00 for any one Stolen Identity Event, b) Traveling Expenses – Up to USD \$2,500.00 for any one Stolen Identity Event, c) Lost Wages – Up to USD \$200.00 per day, for a maximum benefit period of one (1) month, but not to exceed USD \$6,000.00 for any one Stolen Identity Event, d) Childcare/Elderly Care – Up to USD \$200.00 per day, for a maximum benefit period of one (1) month, but not to exceed USD \$6,000.00 for any one Stolen Identity Event, e) Fraudulent Withdrawals/Unauthorized Electronic Funds Transfer (EFT) Reimbursement f) Coverage – Up to USD \$10,000.00 any one Stolen Identity Event, and g) Legal Costs – Up to a total of USD\$5,000,000 for any one Stolen Identity Event. The most the insurance policy will cover is USD\$5,000,000 per Stolen Identity Event, or the limits stated above, whichever is the lesser amount.