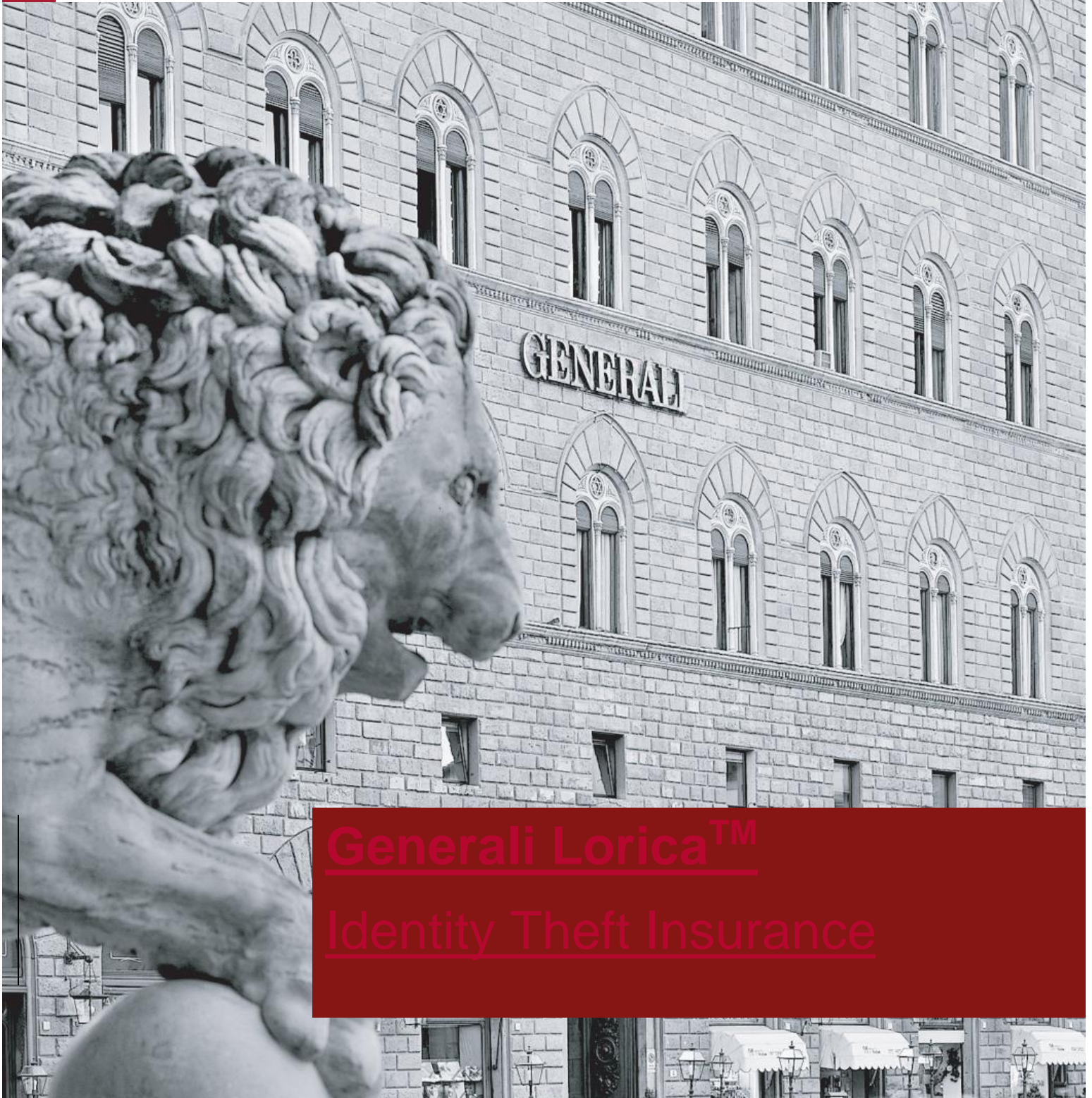


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Generali Global Corporate & Commercial USA



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Identity Theft Insurance

GENERALI IDENTITY INSURANCE GENERAL DECLARATIONS

In return for the payment of premium shown above, "we" agree to provide "you" with insurance in accordance with the terms and conditions of this "policy." Detailed descriptions and certain limitations applicable to this "policy" (or parts of this "policy") can be found in the specific coverage parts, forms, endorsements, and other materials attached to and made a part of this policy at the time of issuance or subsequent to issuance. This "policy," including the coverage parts, forms, endorsements, and other materials shown on the attached Table of Contents apply only to the "policy period" shown above unless this "policy" is renewed in which case, the coverage parts, forms, endorsements, and other materials that form the expiring policy are continued in full force and effect unless specifically deleted. All premiums and amounts indicated in the forms, endorsements, schedules of limits, and other materials attached to and made a part of this "policy" at the time of issuance or subsequent thereto are in the currency of US\$ dollars.

PRODUCER:

CSA TRAVEL PROTECTION

4181 RUFFIN ROAD #150
SAN DIEGO, CA 92123

**NAMED INSURED:
MAILING ADDRESS:**

GENERALI GLOBAL ASSISTANCE INC.

4330 EAST-WEST HIGHWAY #1000
BETHESDA, MD 20814

PROVIDED BY:

GENERALI US BRANCH

7 WORLD TRADE CENTER
250 GREENWICH STREET 33RD FLOOR
NEW YORK, NY 10007

POLICY NUMBER:

GID800001

POLICY PERIOD:

From: February 1, 2018 To: February 1, 2019
at 12:01 AM Standard Time at your mailing address shown above.

PREMIUM:

Rates:

\$2.93 per individual

\$5.85 per couple/family

STATES:

Coverage available where filed and approved as required.



AUTHORIZED REPRESENTATIVE SIGNATURE

NAMED INSURED:	GENERALI GLOBAL ASSISTANCE INC.
POLICY NUMBER:	GID800001
POLICY PERIOD:	February 1, 2018 to February 1, 2019 at 12:01 AM at the address of the first Named Insured

COVERAGES:

Limits of Insurance:

Costs for refiling applications/replacement of documents	\$2,500	Per insured
Costs of long distance phone calls and postage	(Included)	Per insured
Costs of notarizing affidavits or other similar documents	(Included)	Per insured
Child/Elder Care	\$200/day up to \$2,000	Per insured
Initial Legal Consultation	\$500	Per insured
Legal Costs	(Included)	Per insured
Loss of Income	\$250/day up to \$5,000	Per insured
Mental Healthcare Costs	\$250	Per insured
Travel Costs	\$1,500	Per insured
Credit Reports	(Included)	Per insured
Medical Records	\$500	Per insured
Aggregate Limit:	\$1,000,000	Per insured
Deductible:	Not Applicable	Per insured

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GENERALI IDENTITY INSURANCE

COVERAGE PART

This “policy” provides coverage through a master “policy” with benefits to “insureds.” Please read the entire “policy” carefully to determine the “master policyholder’s” and the “insured’s” rights and duties and what is and what is not covered under this “policy.”

Throughout this “policy,” the terms “we”, “us” and “our” mean the company providing this insurance. “You”, “your” and “yours” refer to the “insured”. Other words and phrases that appear in quotation marks have special meaning and are defined in SECTION VIII – DEFINITIONS.

SECTION I – INSURING AGREEMENT

“We” will pay the “insured” for “loss” resulting from “identity theft events” first occurring during the “policy period” and reported to “us” in within 90 days of discovery by the “insured” or within six (6) months of an “identity theft event,” whichever is earlier.

SECTION II – COVERAGES

Note: All benefits are subject to the maximum amount stated in the attached Declarations for that benefit.

1. **Costs for refiling applications/replacement of documents**

“We” will pay the actual costs incurred by the “insured” as a result of an “identity theft event” for:

- a. Refiling applications for loans, grants or other credit instruments that are rejected and
- b. Replacing documents including driver’s licenses, passports, birth certificates, marriage certificates and stock certificates.

2. **Costs of long distance phone calls and postage**

“We” will pay the actual costs:

- a. Of long distance phone calls and/or postage incurred by the “insured” to law enforcement agencies, credit agencies, financial institutions, healthcare providers, merchants or other credit grantors in order to report an “identity theft event”; and/or
- b. To amend or rectify records as to the “insured’s” true name or identity.

3. **Costs of notarizing affidavits or other similar documents**

“We” will pay the actual costs of notarizing affidavits or other similar documents incurred by the “insured” in order to report an “identity theft event” and/or amend or rectify records as to the “insured’s” true name or identity.

4. **Child/elder care costs**

“We” will pay costs for care of elderly relatives or child care for which the “insured” incurred as a result of the “insured’s” efforts to amend or rectify records as to the “insured’s” true name and identity as a result of an “identity theft event.” Care must be provided by a professional care provider who is not a relative of the “insured.”

5. **Initial legal consultation:**

“We” will pay the reasonable and necessary fees and expenses incurred by the “insured” with “our” consent for an attorney approved by “us” for an initial legal consultation.

Additional legal costs

"We" will pay the reasonable and necessary fees and expenses incurred by the "insured" with "our" consent for an attorney approved by "us," Legal fees and expenses include:

- a. Defending any "suit" brought against the "insured" by a creditor, collection agency or other entity acting on behalf of a creditor for non-payment for goods or services or default on a loan solely as a result of an "identity theft event";
- b. Removing any civil judgment wrongfully entered against the "insured" solely as a result of an "identity theft event";
- c. Defending criminal charges brought against the "insured" as a result of an "identity theft event"; however, the fees and expenses are only paid after it has been established that the "insured" was not, in fact, the perpetrator;
- d. Contesting wrongfully incurred tax liability or the wrongful transfer of ownership of an "insured's" tangible property.

6. Loss of income

"We" will pay the "actual lost income" that would have been earned for time reasonably and necessarily taken off work and away from the "insured's" work premises to communicate with law enforcement agencies, legal counsel, credit agencies, financial institutions, healthcare providers, or other credit grantors. This "actual lost income" must be solely as a result of the "insured's" efforts to amend or rectify records as to the "insured's" true name or identity as a result of an "identity theft event." Computation of lost wages for "self-employed persons" must be supported by, and will be based on, prior year tax returns.

7. Mental healthcare costs

Subject to "our" prior consent, "we" will pay reasonable actual costs the "insured" incurs for counseling for shock, mental injury or mental anguish as a result of an "identity theft event". Such counseling must be provided by a licensed mental health professional care provider who is not a relative of the "insured."

8. Travel costs

Subject to "our" prior consent, "we" will pay costs for reasonable additional expenses (including but not limited to gas, parking, airline tickets and/or rental car expenses) incurred by the "insured" in traveling to:

- a. Participate in the defense of "suits" brought against the "insured" by financial institutions,
- b. Participate in the criminal prosecution of the perpetrators of the "identity theft event";
- c. File in-person loss affidavits and civil or criminal complaints with local law enforcement in the jurisdiction in which the "identity theft event" occurred as required by local law; or
- d. Visit a governmental agency or department of the United States, or of any state or territory of the United States, to rectify records.

9. Credit reports

"We" will pay the cost incurred by the "insured" of up to six (6) credit reports from established credit bureaus with no more than two (2) reports from any one credit bureau.

10. Medical records

"We" will pay the costs incurred by the "insured" for ordering medical records for the purpose of amending and/or rectifying those documents.

SECTION III – EXCLUSIONS

This “policy” does not apply to any “loss” arising directly or indirectly, in whole or in part, out of the following:

1. Bodily Injury

Any physical injury, sickness, disease, disability, including required care, or loss of services sustained by a person, including death resulting from any of these at any time.

2. Dishonest Acts

Any dishonest, criminal, malicious or fraudulent acts if the “insured” that suffered a “loss” willingly participated in, directed, or had knowledge of such acts.

3. Natural Disaster (Act of God)

Any fire, smoke, explosion, lightning, wind, water, flood, earthquake, volcanic eruption, tidal wave, landslide, hail, an act of God or any other physical event.

4. Political Risk, Financial Guarantee & Risk Exclusion

Any:

- a. Contract frustration including, but not limited to, all forms of non-performance of contractual obligations, import and/or export embargo, non-ratification of contracts, exchange transfer, calling of bonds and guarantees and force majeure indemnities;
- b. Failure to or delay in delivery or supply of any form of property whatsoever unless as a direct result of physical damage; and
- c. Any form of financial guarantee, surety or credit indemnity.

5. Prior Losses

Any “loss” resulting from an “identity theft event” that occurred prior to the inception date of this “policy.”

6. Professional or Business

Any “business” activity, including without limitation, any “loss” connected to an “account” used for “business” purposes.

7. Proper Authorities

Any “identity theft event” not reported to the police in writing.

8. Public Authority

Any destruction, confiscation or seizure by order of any government or public authority.

9. Reporting

Any “loss” resulting from an “identity theft event” reported to “us”:

- a. More than six (6) months after the “identity theft event” occurred, or;
- b. More than ninety (90) days after the “identity theft event” is first discovered by the “insured”,
whichever is earlier.

10. **Terrorism**

Terrorism (whether declared or not and whether domestic or foreign) undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force. Terrorism includes:

- a. Actual or threatened use of force or violence against person or property;
- b. Actual or threatened commission of an act dangerous to human life or property;
- c. Actual or threatened commission of an act, including a “computer attack,” that interferes with or disrupts an electronic communication system (including the Internet or any part thereof) when the intent or effect is to:
 - (1) Intimidate or coerce a government, the civilian population, or any segment thereof, or
 - (2) Disrupt any segment of the economy, the functioning of any government, or the health, welfare or safety of any civilian population, or
 - (3) Interfere with the operations of any organization providing goods or services that benefit the defense or economy of any nation, civilian population or segment thereof, or any action taken to hinder or defend any against any of the foregoing.
- d. Any hostile act by a person(s) acting with the sponsorship, endorsement or assistance of a state or governmental entity designated by the United States Government as a ‘rogue state,’ ‘state of concern,’ ‘hostile state’ or similar designation;
- e. Any hostile act by a person(s) who is/are members of, or acting on behalf of, an organization recognized as a hostile or terrorist organization by the United States or any agency thereof or other domestic or foreign governmental or law enforcement agency;
- f. Any hostile act that is verified, recognized or determined by a competent and recognized judicial administrative, executive or legislative government entity to be an act of terrorism.

11. **Theft by Immediate Family Members**

Any “loss” caused by an immediate family member of the “insured” without signature authority, subject to the following:

- a. An immediate family member for purposes of this exclusion includes the following:
 - (1) A “spouse” (or analogous “domestic partner” recognized by law, such as a civil union);
 - (2) A child of the “insured”; or
 - (3) A child of the “insured’s” “spouse” at the time of the “identity theft event”;
- b. The foregoing exclusion is not applicable provided the “insured” files a report with appropriate law enforcement authorities regarding the “identity theft event” within fourteen (14) days after the “insured’s” discovery of the “identity theft event”.

12. Voluntary Disclosure

The voluntary disclosure of any code or other security information that can be used to gain access to any of the “insured’s” accounts to someone who subsequently contributes to an “identity theft event”. However, this exclusion will not apply if such disclosure was made when the “insured” was under duress or the victim of fraud.

13. War

War (whether declared or not) including civil war, insurrection, act of foreign enemy, civil commotion, fractional civil commotion, military or usurped power, rebellion, revolution, invasion, hostilities or warlike

SECTION IV – OBLIGATIONS OF THE MASTER POLICYHOLDER AND PARTICIPATING ORGANIZATION

As a condition precedent to coverage under this “policy”, the “master policyholder” and “participating organization” will at all times have the duties and obligations set forth in this section. These duties and obligations are in addition to any obligations of the “insured” otherwise provided for under this “policy”. The “master policyholder” and “participating organization” will:

1. Allow “us” to examine and audit all of the “master policyholder” or “participating organization” records that relate to this “policy.” “We” may conduct the audits during regular “business” hours during the “policy period” and within three years after the “policy period” ends;
2. Notify “us” in writing of a “computer attack” that may have resulted in the unauthorized access of “personal information” of an “insured;” such notice to be provided within five (5) business days of the “master policyholder’s” discovery that a “computer attack” has occurred and, as soon as practicable, notify in writing any potentially affected “insured”;
3. Take all reasonable steps to use, design, maintain and upgrade its network and “computer system” security and to minimize “computer attacks” of its network and “computer system”;
4. As soon as practicable notify the “insured” of its rights and obligations under this “policy” in a form approved by “us”;
5. Submit to “us” for the review and approval of any informational materials developed by the “master policyholder” and “participating organization” with respect to the “policy” or “policy” benefits. This shall specifically include, but not be limited to, any materials that refer directly or indirectly to Assicurazioni Generali – United States Branch or the existence of the “policy” issued to the “master policyholder”;
6. Comply with all applicable privacy laws and regulations including, without limitation, all laws and regulations relating to the collection, maintenance and dissemination of “personal information.”

SECTION V – OBLIGATIONS OF THE INSURED

As a condition precedent to coverage under this “policy”, the “insured” will at all times have the following duties and obligations. These duties and obligations are in addition to any obligations of the “master policyholder” otherwise provided for under this “policy”:

1. If an “identity theft event” occurs, the “insured” will notify “us” promptly, but no later than 90 days after discovery by the “insured”, of such “identity theft event.” Notification must be made by calling the number provided in the Summary of Benefits, or contacting “us” at 866-451-7601. The “insured” agrees to follow “our” written instructions to mitigate potential “loss”, which will be provided to the “insured” in a claims kit. This will include the prompt notification of major credit bureaus, the Federal Trade Commission’s Identity Theft Hotline, and appropriate law enforcement agencies.
2. If an “identity theft event” occurs, the “insured” will also:

- a. Submit to “us” the written proof of “loss” provided to the “insured” in a claims kit, and provide any other reasonable information or documentation that “we” may request;
- b. Take all reasonable steps to mitigate “loss” resulting from an “identity theft event” including, but not limited to, requesting a waiver of any applicable fees including loan application fees or credit bureau fees;
- c. File a report with the police or appropriate law enforcement authority;
- d. Provide all assistance and cooperation that “we” may require in the investigation and determination of any “identity theft event” including, but not limited to:
 - (1) Immediately forwarding to “us” any notices, summons or legal papers received by the “insured” in connection with an “identity theft event” or the theft of “personal information”;
 - (2) Authorizing “us” to obtain records and other information with regard to any “identity theft event.” This includes permitting “us” to inspect the “insured’s” books and records including, but not limited to, obtaining any mental health records as required;
 - (3) Cooperating with and helping “us” to enforce any legal rights that the “insured” and “we” may have against anyone who may be liable to the “insured;”
 - (4) Attending depositions, hearings and trials, securing and giving evidence, and obtaining the attendance of witnesses with regard to any “identity theft event;”
 - (5) Answering “our” questions under oath at such times as may be reasonably required about any matter relating to this “policy” or the insured’s “loss.” In such event the “insured’s” answers under oath will be signed.

SECTION VI – CONDITIONS

1. Assignment

This “policy” and all rights provided by this insurance are not assignable without “our” written consent.

2. Bankruptcy

The bankruptcy or insolvency of the “insured” or the “insured’s” estate will not relieve “us” of any obligation under this “policy”.

3. Changes

Changes to the provisions of this “policy” will be made only by endorsements “we” issue and made a part of this “policy.”

4. Concealment, Misrepresentation or Fraud

This “policy” will be void if the “master policyholder” intentionally conceals or misrepresents a material fact concerning this “policy.” In addition, this “policy” will also be void for any one “insured” if that “insured” intentionally conceals or misrepresents a material fact concerning:

- a. An “identity theft event”;
- b. The “insured’s” interest in any property involved in a “loss”; or
- c. A “loss” under this “policy”.

5. Conformance to Statute

To the extent a term of this “policy” conflicts with a statute of the State within which this “policy” is issued, the term will be deemed amended so as to conform to the statute.

6. Coverage Territory

Subject to its terms, conditions and exclusions, this “policy” applies to an “identity theft event” occurring anywhere in the world, but “we” will only pay for “loss” incurred in the United States, its Territories and Possessions, and Puerto Rico.

7. Duplicate Coverages

Should the “insured” be enrolled in more than one identity theft program insured by “us” or any of “our” affiliates, “we” will reimburse the “insured” under each program. This payment is subject to the applicable deductibles and limits of insurance of the “insured” under the applicable program. In no event will the total amount reimbursed to the “insured” under all programs combined exceed the actual amount of “loss.”

8. Legal Action Against Us

No legal action may be brought or made against “us” under this “policy” unless:

- a. There has been full compliance with all of the terms of this “policy”.
- b. The action is brought within two years after the date on which an “identity theft event” occurred.

9. Litigation

a. The “master policyholder” will promptly advise “us” of the material facts of:

- (1) Any pending or threatened investigation with respect to the “policy” by a governmental agency or authority;
- (2) Any complaint filed against the parties with respect to the “policy” by any governmental agency or authority;
- (3) Any pending or threatened litigation against the “master policyholder” or “us” with respect to the “policy”.

b. The “master policyholder” will also promptly advise “us” of:

- (1) The material facts of any pending or threatened litigation; or
- (2) The existence of any criminal indictment or conviction against the “master policyholder” or its senior management, which could adversely affect the “policy” or either the “master policyholder’s” or “our” ability to perform the obligations under this “policy.”

10. Other Insurance

a. This “policy” is excess over any other insurance (including, without limitation, homeowner’s or renter’s insurance), product liability, extended services agreement or contract. If the “insured” has other insurance that applies to a “loss” under this “policy”, the other insurance will pay first. This “policy” applies to the amount of “loss” that is in excess of:

- (1) The limit of Insurance of the “insured’s” other insurance;
- (2) The total of all the “insured’s” deductibles and self-insured amounts under all such other insurance.

b. In all events, “we” will not pay more than the Limit of Insurance specified in the Declarations.

11. Proprietary Rights

Except as provided herein, this “policy” does not confer upon either party any interest in or right to use any trademark, service mark or other intellectual property right of the other party hereto or its affiliates (collectively referred to as such party’s “Intellectual Property Rights”) in connection with the “policy” or for any other purpose unless a party receives the prior written consent of the other party hereto, which consent may be granted or withheld in a party’s sole discretion. Upon termination of this “policy” each party will immediately cease and discontinue all use of the other party’s “Intellectual Property Rights”. In no event may any party or any affiliated person or entity utilize any other party’s “Intellectual Property Rights” in connection with any products or services other than the “policy.”

12. Recoveries

Any recoveries, less the cost of obtaining them, made after settlement of “loss” covered by this “policy” will be distributed as follows:

- a. First, to the “insured”, until the “insured” is reimbursed for any “loss” that was sustained by the “insured” that exceeds the Limit of Insurance and the deductible amount, if any;
- b. Then to “us”, until “we” are reimbursed for the settlement made; and
- c. Then to the “insured” until the “insured” is reimbursed for that part of the “loss” equal to the deductible amount, if any
- d. Recoveries do not include any recovery from insurance, suretyship, reinsurance, security or indemnity take for “our” benefit.

13. Titles of Paragraphs

Titles of paragraphs are inserted solely for convenience of reference and will not be deemed to limit, expand or otherwise affect the provisions to which they relate.

14. Transfers of Rights of Recovery Against Others to “Us”

If any person for whom “we” make a payment under this “policy” has rights to recover from another, those rights are transferred to “us” to the extent of “our” payment. That person will do everything necessary to secure “our” rights and will do nothing after an “identity theft event” to impair them.

SECTION VII – LIMITS OF INSURANCE

1. Subject to 2. below, the maximum “we” will pay per “insured” for each “loss” will not exceed the applicable Limit of Insurance shown in the Declarations.
2. The Aggregate Limit of Insurance specified in the Declarations is the most “we” will pay for all “loss” resulting from all “identity theft events” combined first occurring during the “policy period.”
3. All “loss” arising out of the same, continuous, related or repeated “identity theft event” will be subject to the terms, conditions, exclusions and Limits of Insurance in effect at the time the first such “identity theft event” occurs and will be deemed to arise out of one occurrence and will be treated as one “loss”.
4. **ALL LEGAL COSTS ARE PART OF, AND NOT IN ADDITION TO, THE AGGREGATE LIMITS OF INSURANCE FOR EACH “INSURED”.**

SECTION VIII – DEFINITIONS

1. “Actual lost income” means actual lost wages that would have been earned for time reasonably and necessarily taken off work and away from the “insured’s” work premises, whether partial or whole days, solely as a result of the “insured’s” efforts to amend or rectify records as to the “insured’s” true name or identity as a result of an

“identity theft event”. Actual lost wages includes remuneration for vacation days, discretionary days, floating holidays, and paid personal days and excludes “business” interruption or future earnings of a “self-employed person.” Computation of lost wages for “self-employed persons” must be supported by, and will be based on, prior year tax returns.

2. “Business” means any employment, trade, profession or occupation.
3. “Computer attack” means receipt or transmission of malicious code, unauthorized access or unauthorized use, whether intentional or unintentional, hostile or otherwise, and regardless of whether the perpetrator is motivated for profit, which results in copying misappropriation or transmission “Computer system” means computer hardware, software, firmware, including electronic data stored thereon, which are linked together through a network of two or more computers, including such networks accessible through the Internet. “Computer system” will also include network infrastructure, input, output, processing, storage and off-line media libraries, as well as those written policies and procedures applicable to the security of a computer network.
4. “Dependents” means unmarried children from the moment of birth, including natural children, stepchildren and adopted children, who are primarily dependent upon another “insured” for maintenance and support, and who are under age 19 or under age 25 if enrolled as a full-time student, or unmarried children regardless of age who are incapable of self-support because of a mental or physical disability.
5. “Domestic partner” means the mentally-competent partner of an “insured” either of the same or the opposite sex who is at least 18 years of age and has met all of the following requirements for at least 6 months:
 - a. Resides with the “insured;” and
 - b. Shares financial assets and obligations with the “insured.”

“We” may require proof of the “domestic partner” relationship in the form of a signed and completed affidavit of domestic partnership.

6. “Identity theft event” means the fraudulent use of the “insured’s” “personal information.” “Identity theft event” includes “medical identity theft”. An “identity theft event” does not include the theft or unauthorized or illegal use of the “insured’s” business name, d/b/a or any other method of identifying the “insured’s” “business” activity. All “loss” resulting from an “identity theft event(s)” and arising from the same, continuous, related or repeated acts will be treated as arising out of a single “identity theft event” occurring at the time of the first such “identity theft event.”
7. “Insured” means each natural person on record with “us” as enrolled in a “membership program” of the “master policyholder” at the time of an “identity theft event”. Depending on the type of “membership program” selected, “insured” may include a “spouse”, “domestic partner” or “dependents”.
8. “Loss” means the economic damages outlined in SECTION II - COVERAGES of this “policy” resulting from an “identity theft event” that occurred during the “policy period”.
9. “Master policyholder” means the entity named as the Named Insured in the Declarations.
10. “Medical identity theft” means the theft of the “insured’s” “personal information” or health insurance information to obtain medical treatment, pharmaceutical services or medical insurance coverage or to submit false claims for medical services or goods.
11. “Membership program” means each program sponsored by the “master policyholder” and specifically listed by endorsement as a covered program under this “policy”.
12. “Participating organization” means an organization:
 - a. That elects to offer coverage under the “policy” by completing the Participating Organization Application and Agreement that has been accepted by “us;” and
 - b. That remits the premium when due, if required.

13. "Personal information" means:

- a. Non-public information from which an individual may be uniquely and reliably identified or contacted;
- b. Information concerning an individual that would be considered nonpublic personal information within the meaning of Title V of the Gramm-Leach-Bliley Act of 1999 (Public Law 106-102, 113 Stat 1338); or
- c. Information concerning an individual that would be considered protected health information under the Health Insurance Portability and Accountability Act of 1996 (as amended) and its implementing regulations.

"Personal information" includes, without limitation, an individual's social security number, account numbers, account balances, account histories and passwords.

14. "Policy" means this "policy" and any endorsement attached hereto together with the application with any attachments thereto.

15. "Policy period" means the period commencing on the effective date specified in the Declarations. This period ends on the expiration date specified in the Declarations or, in the event of cancellation or non-renewal of this "policy", the date specified in such cancellation or non-renewal notice.

16. "Self-employed person" means a person who owns or operates his or her own "business" and whose primary income is earned from such "business".

17. "Spouse" means a person with whom an individual has entered into a legal marriage, or "domestic partner" as defined in this "policy".

18. "Suit" means a civil proceeding seeking money damages that is commenced by the service of a complaint or similar pleading.

SECTION IX – CANCELLATION, TERMINATION AND NON-RENEWAL

1. This "policy" will terminate on the expiration date specified in the Declarations or, in the event of cancellation or non-renewal of this "policy," the date specified in such notice of cancellation or non-renewal. There is no coverage for any "identity theft event" occurring after the effective date and time of such expiration, cancellation or non-renewal. Termination of this "policy" will not reduce or eliminate the period within which the "insured" must report to "us" an "identity theft event".

2. If "we" cancel or non-renew this "policy" such notice of cancellation or non-renewal shall be sent by a first-class tracking method to the "master policyholder" at the mailing address shown in the Declarations. The notice will include the effective date of such cancellation or non-renewal and the reason for the cancellation or non-renewal. Proof of mailing shall be sufficient proof of notice.

3. **Cancellation:**

a. During the first forty-five (45) days that the "policy" is in effect, "we" may cancel this "policy" or the coverage provided to a "participating organization" by mailing to the "master policyholder" and the "participating organization" written notice at least:

- (1) Fifteen (15) days before the effective date of cancellation if "we" cancel for nonpayment of premium; or
- (2) Thirty (30) days before the effective date of cancellation if "we" cancel for any other reason.

b. After the "policy" has been in effect for more than forty-five (45) days, "we" may cancel the "policy" or a "participating organization's" participation for the following reasons only:

- (1) If there has been a material misrepresentation of fact which if known to "us" would have caused "us" to not issue the "policy" or such coverage to a "participating organization"; or

- (2) If there has been a material change in the nature or extent of the risk occurring after issuance of the “policy” that causes the risk of “loss” to be substantially and materially increased beyond that contemplated at the time the “policy” was issued or last renewed.

4. **Non-Renewal:**

“We” may elect to non-renew this “policy” or a “participating organization’s” coverage under the “policy”. “We” may do so by mailing to the “master policyholder”, or “participating organization” if applicable, and the “insured” notice of non-renewal at least 45 days before the expiration of the insurance.

At “our” sole and absolute discretion, “we” may extend this policy on the same terms and rates beyond the expiration date set forth in the Declarations for such period as is necessary for “us” to comply with this paragraph.

The “policy period” will end on the effective date specified in the cancellation or non- renewal notice.

5. The “master policyholder” may cancel this policy by mailing or delivering to “us” advance written notice of cancellation setting forth the date and time thereafter during the “policy period” on which the cancellation will be effective. In such case, the “master policyholder” will return the “policy” or a properly executed Lost Policy Release by mail or delivery to “us” within seven (7) days of the effective date of cancellation. A “participating organization” may cancel participation under this “policy” by mailing or delivering to “us” and the “master policyholder” advance written notice of cancellation setting forth the date and time thereafter during the “policy period” on which the cancellation will be effective.

If “we” cancel this “policy”, “we” will send the “master policyholder” any premium refund due and the refund will be pro rata. If the “master policyholder” cancels, the refund may be less than pro rata. The premium refund will be tendered by “us” within ten (10) days of the effective date of cancellation.

SECTION X – CANCELLATION OF MEMBERSHIP

After the cancellation, termination or expiration of the “insured’s” individual membership in the “membership program”, any coverage under this “policy” for that “insured” is terminated. There is no coverage for that “insured” for any “identity theft event” occurring after the effective date and time of such termination.