



Identity Fraud Expense Reimbursement

COVERAGE SUMMARY

INSURER:

Travelers Excess and
Surplus Lines Company

POLICY TERM:

July 1, 2016 to
July 1, 2017

POLICY NO:

105960479

**COVERAGE:**

1. Lost wages as a result of time taken off from work to deal with the fraud, including wrongful incarceration – up to \$500 per week for four weeks
2. Notary and certified mail charges for completing and delivering fraud affidavits
3. Fees to re-apply for loans that were denied as a result of erroneous credit information due to the identity theft
4. Long distance telephone charges for calling merchants, law enforcement agencies or credit grantors to discuss an actual identity theft
5. Attorney fees incurred, with Travelers Bond's prior consent, for:
 - a. Defending suits brought incorrectly by merchants or their collection agencies
 - b. Removing criminal or civil judgments wrongly entered against the victim
 - c. Challenging information in a credit report

**THIS BENEFIT APPLIES TO ANY INSURED PERSON -
INSURED PERSON MEANS:**

1. Any full-time or part-time employee of the Auxiliary Organization
2. The spouse, domestic partner, child under 25 years of age or parent of the employee (residing in the same household)

LIMITS:

\$10,000 Any one loss

DEDUCTIBLE:

None

EXCLUSIONS:

1. Fraud, dishonest or criminal act of any person acting in concert with the Insured Person;
2. Loss other than expenses;
3. Loss that occurred prior to or after being an employee of the covered CSURMA AORMA Member

HOW TO REPORT A CLAIM:

Travelers Bond & Financial Products
 Claim Department
 (800) 842-8496
bondclaimidfraud@travelers.com

QUESTIONS:

Mimi Long
 (415) 403-1423
mlong@alliant.com

Van Rin
 (415) 403-1408
vrin@alliant.com

While we believe this Summary of Insurance fairly represents the terms, conditions and exclusions found in your insurance policies, in the event of any differences between the policies themselves and this summary, the policy provision will direct any resolution. This summary is not intended to replace or supersede any of your insurance contracts.