

**WELCOME!** Thank you for joining Legal Club of America's® **Identity Theft Program!** For your convenience, we have compiled this guidebook to describe your plan member privileges. Please read this booklet carefully, as it contains all the benefits of membership provided by our plan specialists.

## Section 1 Eligibility and Plan Usage

### **Eligibility**

Members and their family may take advantage of this program's benefits and services. See the definitions in Section three (3) for a complete description of "Eligible Family Members".

### **Plan Usage**

Members should use the contact information below to access the services included in the Identity Theft Program. When using any of the member service numbers, members must identify themselves as belonging to Legal Club of America®.

### **Identity Theft Solutions**

#### **Identity Theft Restoration**

Identity theft advocates will assist you with the restoration of your identity to its pre-theft state. If you believe you are a victim of identity theft contact an identity theft advocate using the toll-free number provided below.

- Member Services: (888) 895-0065
- Web Tools: [www.infoarmor.com/lcoa](http://www.infoarmor.com/lcoa)
- Hours of Operation: Monday - Friday, 9:00 am – 7:00 pm EST

#### **Lost or Stolen Credit Card Assistance / Document Recovery Services**

Paralegals will assist you with the cancellation and re-issuance of any lost or stolen identification or credit cards. You will be required to remain on the line with the paralegal during the process of contacting your credit card issuers.

- Member Services: (888) 895-0065
- Hours of Operation: Monday - Friday, 9:00 am – 7:00 pm EST

#### **Identity Theft Insurance Claims**

When filing a personal identity theft claim please contact a claims administrator at the toll free number provided below. Please identify yourself as a Legal Club of America® policyholder. Please note the insurance coverage is limited only to the member.

- Member Services: (888) 895-0065
- Hours of Operation: 24/7, 365 days per year

## Section 2 Identity Theft Program Benefits

Our unique identity theft solution provides you with all the components necessary to restore your identity, and prevent future incidences of identity theft. All work done on your behalf is performed by qualified Privacy Advocates. Our program takes a completely hands on approach to identity theft restoration.

### **Identity Theft Restoration:**

Upon notification of an identity theft incident, Privacy Advocates will act on your behalf as a dedicated case manager to:

- Investigate and confirm the fraudulent activity, including known, unknown and potentially complicated additional sources of identity theft.
- Complete and mail customized, pre-populated, state specific “Fraud Packet“ via certified mail with pre-paid return instructions.
- Place phone calls, send electronic notifications, and prepare appropriate documentation on the member’s behalf, including dispute letters for defensible complaints to any and all appropriate state agencies and financial institutions.
- Issue fraud alerts and victim statements when necessary, with the three consumer credit reporting agencies, the FTC, SSA, and U.S. Postal Service.
- Submit Special Limited Power of Attorney and ID Theft Affidavit to involved creditors for card cancellation and new card issuance.
- Contact, follow up and escalate issues with affected agencies, creditors, financial institutions, to reinforce member’s rights.
- Assist the member in notifying local law enforcement authorities to file the appropriate official reports.
- Utilize real time access to public records reports including DMV, criminal, address changes, liens, and judgments for further investigation where applicable.
- Provide peace of mind and resolution of key issues from start to finish as swiftly as possible.
- Provide members with a “Case Completion Kit“ including copies of documentation, correspondence, forms and letters for their personal records.

### **Lost or Stolen Credit Card Assistance / Document Recovery Services:**

Privacy Advocates will assist members in the event their credit cards are misplaced or stolen.

Privacy Advocates will:

- Consult with member to determine the severity of the event
- Obtain credit reports from each of the three major credit
- Contact each credit card company or other financial institution with the member via teleconference.
- Cancel members affected credit cards
- Request new replacement cards

- Place fraud alerts with all three major credit bureaus
- Assist members with interpreting their credit reports
- Provide daily ID monitoring for six months to help proactively prevent any additional identity fraud
- Provide credit dispute assistance
- Assist with additional lost items including driver's license, library, and other membership cards.

### **Identity Theft Insurance\*:**

This Summary is provided to inform you that as a member of **ROK SERVICES, LLC** you are entitled benefits under the Master Policy referenced below. This Summary Description of Benefits does not state all the terms, conditions, and exclusions of the Policy. Your benefits will be subject to all of the terms, conditions, and exclusions of the Master Policy, even if they are not mentioned in this Summary. A complete copy of the Policy will be provided upon request.

The Master Policy of Personal Internet Identity Coverage has been issued to: Legal Club of America (the "**Master Policy Holder**"), Policy Numbers: [7080219 and 29106847 respectively] underwritten by insurance company subsidiaries or affiliates of American International Group, Inc., to provide benefits as described in this Summary.

### **Limit of Insurance**

- Aggregate Limit of Insurance: \$1,000,000 per policy period
- Lost Wages: \$ 1,500 per week, for 5 weeks maximum
- Travel Expenses \$ 1,000 per policy period
- Elder Care and Child Care \$ 1,000 per policy period
- Initial Legal Consultation \$ 1,000 per policy period
- Deductible \$ 0 per policy period

You will also receive up to \$1,000,000 worth of identity theft insurance coverage. This coverage will help offset some of the cost of restoring your identity to its original status including:

Reimbursement of fees: Reasonable and necessary costs incurred in the United States by the insured for:

- a) Re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity incident
- b) Notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of the insured's efforts to report a stolen identity incident and/or amend or rectify records as to the insured's true name or identity as a result of a stolen identity event

- c) Up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after the insured's discovery of a stolen identity incident.
- d) Providing periodic reports on changes to, and inquiries about the information contained in the insured's credit reports or public databases including, but not limited to credit monitoring services)
- e) Travel within the United States incurred as a result of the insured's efforts to amend or rectify records as to the insured's true name and identity.
- f) Elder care or child care incurred as a result of the insured's efforts to amend or rectify records as to the insured's true name or identity.

### **Lost Wages**

Actual lost wages earned in the United States, whether partial or whole days, for time reasonably and necessarily taken off work and away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a stolen identity event. Actual lost wages includes remuneration for vacation days, discretionary days, floating holidays, and paid personal days excludes business interruption or future earnings of a self-employed professional. Computation of lost wages for self-employed persons must be supported by, and will be based on, prior year tax returns. Coverage is limited to wages lost within twelve months after your discovery of a stolen identity event.

### **Defense cost for certain civil & criminal law suits:**

Reasonable and necessary fees and expenses incurred in the United States by you with our consent for an attorney approved by us for:

- a) An initial consultation with a lawyer to determine the severity of and appropriate response to a stolen identity event;
- b) Defending any civil suit brought against you by a creditor or collection agency or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as a result of a stolen identity event; and
- c) Removing any civil judgment wrongfully entered against you as a result of the stolen identity event.
- d) Defending criminal charges brought against the insured as a result of a stolen identity event; provided, however, we will only pay criminal defense related fees and expenses after it has been established that the insured was not in fact the perpetrator.

A stolen identity event is the theft or your personal identification, social security number, or other method of identifying you, which has or could reasonably result in the wrongful use of such information. All loss resulting from stolen identity event(s) and arising from the same, continuous, related or repeated acts shall be treated as arising out of a single stolen identity event occurring at the time of the first such stolen identity event. A stolen

identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a or any other method of identifying your business activity.

### **Stolen Identity Event**

The Master Policy provides benefits to you only if you report a stolen identity event to us by the contact number stated below as soon as you become aware of a stolen identity event, in no event later than 90 days after the stolen identity event is discovered by you and you follow the instructions given to you in a claims kits that you will be provided. These instructions will include notifying major credit bureaus, the Federal Trade Commission's Identity Theft Hotline and appropriate law enforcement authorities. This claims kit will also instruct you how to file for benefits under the policy if the stolen identity event results in losses covered under the policy. You will only be covered if a stolen identity event is reported to us within 90 days of discovery.

### **Unauthorized Electronic Fund Transfer**

The Master Policy provides benefits to you only if you report an Unauthorized Electronic Fund Transfer to us at the contact number stated above as soon as you become aware of a Unauthorized Electronic Fund Transfer, but in no event later than 90 days after the Unauthorized Electronic Fund Transfer is discovered by you. You will only be covered if an Unauthorized Fund Transfer: (1) first occurs while you are a member of the Master Policyholder's Membership Program, and (2) is reported to us within ninety (90) days after your discovery of the Unauthorized Fund Transfer. You will not be covered if the Unauthorized Fund Transfer first occurs after expiration or termination of the Master Policy or termination of your membership in the Master Policyholder's Membership Program.

### **Limits of Insurance**

The most we shall pay you are the Limits of Insurance shown above. All Legal Costs shall be part of and subject to the Aggregate Limit of Insurance. **LEGAL COSTS ARE PART OF, AND NOT IN ADDITION TO, THE LIMIT OF INSURANCE.**

The Lost Wages, Travel Expense, Initial Legal Consultation and Elder Care/Child Care Limits of Insurance shown above are sub-limits of the Aggregate Limit of Insurance and the most we shall pay you for lost wages, travel expense, initial legal consultation and elder care/child care.

### **Deductible**

1. You shall be responsible for the applicable Deductible amount shown above and you may not insure against it.
2. You shall be responsible for only one Deductible during any one policy period.

## **Other Insurance**

We shall be excess over any other insurance, including, without limitation, homeowner's or renter's insurance. If you have other insurance that applies to a loss under this policy, the other insurance shall pay first. This policy applies to the amount of loss that is in excess of the Limit of Insurance of your other insurance and the total of all your deductibles and self-insured amounts under all such other insurance. In no event shall we pay more than our Limits of Insurance as shown above.

## **DUPLICATE COVERAGES**

Should you be enrolled in more than one membership program insured by us, or any of our affiliates, we will reimburse you under each membership program:

- a) subject to the applicable deductibles and limits of liability of each insured membership program
- b) but in no event shall the total amount reimbursed to you under all membership programs exceed the actual amount of loss.

## **Identity Theft Insurance Claims**

When filing a personal identity theft claim please contact a claims administrator at the toll free number provided below. Please identify yourself as a Legal Club of America® policyholder.

- Member Services: (866) 434-3572
- Hours of Operation: 24/7, 365 days per year

NY State Residents – Policy Number 29106847

All other States – Policy Number 7080219

## **Section 3 Definitions and Miscellaneous Information**

### **DEFINITIONS**

**ELIGIBLE FAMILY MEMBERS:** Are defined as the plan member's spouse or domestic partner, dependent children who are under the age of 25 and any categorically dependent individuals living in the plan member's home such as a parent or grandparent. Where applicable, please note the identity theft insurance and identity monitoring coverage are limited only to the member.

## MISCELLANEOUS INFORMATION

- Legal Club of America®, Legal Club Financial and any of their agents, officers, or subsidiaries are not liable to indemnify or reimburse any plan member for any attorney fees or costs generated by the plan member.
- Legal Club of America® is not a law firm, or an insurance carrier.
- Information available at [www.legalclub.com](http://www.legalclub.com) will contain the most up-to-date plan benefits, definitions, terms and conditions, etc. In the event of a conflict or discrepancy, the website content shall be considered the most up-to-date and correct.

### Section 4 Terms & Conditions

The following matters are excluded from your plan privileges:

- Any action involving Legal Club of America®, plan attorneys, affiliated companies or any of their company's or affiliated company's directors, officers, employees or agents in any matter in which they have interests adverse to the plan member's.
- Legal matters against the plan sponsor, employer, directors, officers, agents or employees, where Legal Club membership was gained through the sponsor or employer's efforts.

*\*\*Identity theft insurance is underwritten by a nationally recognized Insurance Carrier with an "A" or better AM Best Rating. Contact Legal Club of America for more details.*