

Summary of Benefits – Evidence of Coverage

The benefits included within this package include:

- Fully Managed Identity Theft Recovery Services
- Lost Document Replacement
- Identity Theft Expense Reimbursement Insurance - \$25,000 Limit
- Entitlement to Triple Bureau Credit Monitoring
- Mobile Phone Coverage

Fully Managed Identity Theft Recovery Services

If you suspect identity theft for any reason, a professional Recovery Advocate will manage your recovery process to help restore your name and credit to pre-event status. The Recovery Advocate assigned to your case will handle the phone calls, paperwork and the follow-up for you through a Limited Power of Attorney authorization.

Depending on your case, your Recovery Advocate will be prepared to:

- Provide you with copies of credit reports from the three major credit bureaus and review the reports with you to identify fraudulent activity.
- Provide a Recovery Packet by email, fax or overnight delivery, with a Limited Power of Attorney form and instructions for immediate action.
- Assist in placing fraud alerts at the three major credit bureaus.
- Initiate one bureau credit monitoring to be in place throughout recovery and for 12 months thereafter.
- Assist you in completing the official identity theft affidavit from the Federal Trade Commission to establish your rights as a victim.
- Contact the Social Security Administration, U.S. Postal Service, and other governmental organizations, among others, to reverse any wrongful information, transactions, or misuse of official documentation as applicable to your case.
- Research and document any fraudulent transactions, false accounts, or contracts signed with creditors, banks, utility companies, leasing agents, medical facilities, etc., and follow up to have the wrongful activity removed from your records.
- Provide case status updates available in your Identity Care Account.
- Create and then maintain a case file to assist law enforcement in the prosecution of the perpetrators.
- Follow up for 12 months after Recovery.

As a member of the covered group, Fully Managed Identity Theft Recovery extends to three generations of a family (3G). Family members include you, your spouse or domestic partner, dependents under the age of 25 who have the same permanent address as you, any IRS-qualified dependents, and parents (mother or father) who have the same permanent address as you, or, who are registered in a senior assisted living facility, nursing home, or hospice. Services continue to provide coverage for up to 12 months after death for all family members.

Lost Document Replacement

If you have an important document that has been lost, stolen or destroyed as a result of an identity theft incident or information compromise, a professional Recovery Advocate will work with you to replace your missing documents, including credit or debit cards, birth certificate, passport, professional licenses, driver's license, etc. Your Recovery Advocate also will work with you to contact creditors, cancel the compromised information, and obtain replacement documents.

Identity Theft Expense Reimbursement Insurance - \$25,000 Limit

Expense Reimbursement Insurance is available to cover out of pocket expenses incurred during the identity recovery process up to a maximum of \$25,000. Examples of covered expenses include attorneys' fees, costs of additional credit reports, long distance telephone calls, postage and handling fees, fees for notarizing affidavits, and document and filing fees for grants or credit applications rejected as a result of a stolen identity event. Lost wages due to time off from work are also covered.

Identity theft insurance is underwritten by Lyndon Southern Insurance Company, a member of the Fortegra family of companies. The information provided is a program summary. Please refer to the Identity Theft Expense Reimbursement Evidence of Coverage forms for additional information including details of benefits, specific exclusions, terms, conditions and limitations of coverage. Coverage is currently not available in NY and may not be available in other U.S. territories or jurisdictions in the future. Refer to the Lyndon Southern Evidence of Coverage for additional information including terms and conditions.

Entitlement to Triple Bureau Credit Monitoring

You may choose whether or not you use this entitlement to obtain the credit monitoring service. Upon activation, your credit file is monitored continuously with Experian®, Equifax® and TransUnion® and alerts are sent to you via email as often as daily for new activity, allowing you to confirm whether or not the activity is yours. This service monitors for new activity on your credit report, including but not limited to credit inquiries, new credit lines, derogatory credit, name change and address changes. Frequently monitoring your credit may identify identity theft early, limiting the extent of the damage. Triple Bureau Credit Monitoring is provided by TransUnion®, subject to change. The service is applicable to individuals age 18 and older who have a valid credit file. Optional text alerts are available in addition to email alerts.

To VIEW credit monitoring alerts, access your Identity Care Account.

Mobile Phone Coverage

Smartphone / Cell Phone Device coverage provides reimbursement for cost of repairs/replacement of the covered device (insurance deductible reimbursement included) in event of a covered claim. Covered claims are subject to a \$50 service fee and reimbursement is based on the lesser of the total cost of repairs for/replacement of the original covered device (including any applicable insurance deductible payment) OR \$250. Maximum of one (1) claim per 12-month period. Certain terms, conditions and limitations apply to these benefits, so it is important that you carefully review the Terms and Conditions provided in this Summary of Benefits document, as well as the "Mobile Device Coverage Member Services Agreement" provided by your Group Sponsor.

Frequently Asked Questions

What is an identity theft event?

An identity theft event is the theft of your personal identification, Social Security number, or other method of identifying you, including any personal information not generally available to the public, which has resulted or could reasonably be said to result, in the wrongful use of such information, including, but not limited to, stolen identity events occurring on or arising out of your use of the Internet.

Who is eligible for the 3G recovery services?

As a member of the covered group, Fully Managed Identity Theft Recovery extends to three generations of a family (3G). Family members include you, your spouse or domestic partner, dependents under the age of 25 who have the same permanent address as you, any IRS-qualified dependents, and parents (mother or father) who have the same permanent address as you, or, who are registered in a senior assisted living facility, nursing home, or hospice. Services continue to provide coverage for up to 12 months after death for all family members.

Who provides the Fully Managed Identity Theft Recovery services?

Fully Managed Identity Theft Recovery services are provided by Merchants Information Solutions, Inc., which screens and hires all of the Recovery Advocates.

When do my benefits start?

Your Credit Monitoring benefits begin when you successfully complete identity authentication and activate the services. All other benefits outlined in this summary begin on the date that you meet the Eligibility Requirement outlined in the Terms and Conditions on the next page.

When do my benefits end?

Access to the Services ends when you no longer meet the Eligibility Requirement or your Program Sponsor terminates the Group Program, whichever occurs first.

How do I cancel?

If you wish to cancel your membership, please access the My Profile section of your Identity Care Account and click on the **Cancel button**. You may also call the customer service number shown above.

Terms and Conditions of Group Identity Theft Detection and Recovery Services

1. The Group Identity Theft Detection and Recovery Services (“Services”) are offered through a group services agreement between the sponsoring financial institution (“Program Sponsor”) and NXG Strategies, LLC (“NXG”), and are extended to consumers who meet the covered account eligibility requirements defined by the Program Sponsor (“Eligible Consumers”) and, unless otherwise stated, their eligible family members described as “3G Family” below. Eligible Consumers and 3G Family are collectively referred to as “Group Members”.
2. NXG utilizes one or more providers to deliver the Services to Group Members (“Service Providers”).
3. 3G Family is defined as the Eligible Consumer, and his/her spouse or domestic partner, dependents in the household up to age 25, other IRS-qualified dependents in the household, and parents living at the same address as the Eligible Consumer, or living in hospice, assisted living, or nursing home. Group Members are eligible for the Services for up to 12 months after death.
4. Access to the Services (“Benefits Period”) begins when the Eligible Consumer first meets the Eligibility Requirement, and ends when the Eligible Consumer no longer meets the Eligibility Requirement or when Program Sponsor terminates the Group Program, whichever occurs first. You may find additional information about the Services and the Eligibility Requirement at the Program Sponsor’s website.
5. **Identity Theft Research, Remediation and Recovery.** The Services provide professionals to manage the detection, investigation, and remediation of incidents of identity fraud caused by Identity Theft. “Identity Theft” is defined as fraud that involves the use of any combination of a Group Member’s name, address, date of birth, Social Security number, bank or credit/debit card account number, or other identifying information without the knowledge of the Group Member, and such information is used to commit fraud or other crimes. Only Identity Theft incidents that are discovered and reported during the Benefits Period will be covered by the Services. For the purpose of this part of the Services, Eligible Consumers include all named account holders who meet the Program Sponsor’s Eligibility Requirement, and, if applicable, each Eligible Consumer’s 3G Family.
6. **Identity Theft Expense Reimbursement Insurance.** The Services include reimbursement for expenses incurred in identity theft recovery up to the limit of \$25,000 for Eligible Consumers and qualifying family members. Identity theft expense reimbursement insurance is underwritten by Lyndon Southern Insurance Company, a member of the Fortegra family of companies. The information provided is a program summary. Please refer to the Identity Theft Expense Reimbursement Evidence of Coverage forms for additional information including details of benefits, specific exclusions, terms, conditions and limitations of coverage. Coverage is currently not available in NY and may not be available in other U.S. territories or jurisdictions in the future. More information can be found at the Program Sponsor’s website.
7. **Proactive Monitoring and Alerts.** Eligible Consumers have been pre-registered with NXG and/or its Service Provider to enable Eligible Consumers to activate an entitlement to credit monitoring services at any time during the Benefits Period (“Monitoring Entitlement”). The Monitoring Entitlement extends to first-named Eligible Consumer per covered account. 3G Family members are NOT eligible for the Monitoring Entitlement. Regardless of status as an Eligible Consumer, the Monitoring Entitlement is applicable only to individuals age 18 and older who have a valid credit file. ELIGIBLE CONSUMERS MUST PROACTIVELY ACTIVATE THE MONITORING ENTITLEMENT TO RECEIVE THE BENEFIT OF CREDIT MONITORING AND OTHER MONITORING, AS APPLICABLE. The Eligible Consumer has no obligation to activate the Monitoring Entitlement and there is no cost to the Eligible Consumer now or in the future for utilizing the Monitoring Entitlement. If an Eligible Consumer does not utilize the Monitoring Entitlement, it does not prevent the Eligible Consumer from utilizing the other Services, nor does it constitute a failure of the Services. Online activation and toll-free telephone assistance is available to help Eligible Consumers activate the Monitoring Entitlement.
8. **Mobile Coverage.** The Services include coverage for the labor and parts necessary to repair an eligible device (either new or used) for accidental damage from handling or a mechanical/electrical breakdown, such as a cracked screen or device failure, beginning 30 days after the Eligible Consumer meets the Eligibility Requirement. Mobile Coverage extends to first-named Eligible Consumer per covered account. 3G Family members are NOT eligible for Mobile Coverage. Certain additional terms, conditions and limitations apply to these benefits. More information can be found at the Program Sponsor’s website.
9. The Services may assist the Group Member in seeking reimbursement for funds stolen in the Identity Theft incident, and/or providing assistance for filing a claim for insurance, but do not provide a guarantee of reimbursement for financial losses of any kind arising from the Identity Theft incident.
10. NXG, FOR ITSELF AND ITS SERVICE PROVIDERS, MAKES NO EXPRESS, IMPLIED OR STATUTORY REPRESENTATIONS, WARRANTIES, OR GUARANTEES IN CONNECTION WITH THE SERVICES, RELATING TO THE QUALITY, SUITABILITY, TRUTH, ACCURACY OR COMPLETENESS OF ANY INFORMATION OR MATERIAL CONTAINED OR PRESENTED IN THE SERVICES, NOR IMPLIED WARRANTIES ARISING OUT OF COURSE OF PERFORMANCE, COURSE OF USAGE, OR OTHERWISE IN CONNECTION WITH ANY SERVICE OR SOLUTION. NXG DOES NOT WARRANT THAT THE SERVICES SHALL OPERATE ERROR-FREE OR UNINTERRUPTED. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE SERVICES, AND ANY INFORMATION OR MATERIAL CONTAINED OR PRESENTED THROUGH THE SERVICES, ARE PROVIDED TO YOU ON AN “AS IS,” “AS AVAILABLE” AND “WHERE-IS” BASIS WITH NO WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT OF THIRD-PARTY RIGHTS. NXG DOES NOT OFFER ANY WARRANTY OF ANY KIND REGARDING THIRD PARTY DATA, SOFTWARE, SYSTEMS OR OTHER TECHNOLOGY.
11. The Services are non-transferable and non-cancelable by the Group Member and have no cash equivalent. There is no fee for the Services, whether accessed by the Group Member or not; however, the covered account or service to which the Eligibility Requirement is attached may have a fee unrelated to the Services, based on the provisions of the account/service agreement that the Eligible Consumer has with the Program Sponsor.
12. The successful completion of the Services described herein depends on the cooperation of the Group Member. The Services may be refused or terminated if it is deemed that the Group Member is committing fraud or other illegal acts, making untrue statements, or failing to perform his/her responsibilities as part of the Services, or has obtained the Services knowingly without meeting the Eligibility Requirement. The Services will not be refused or terminated due to the complexity of an identity theft case.
13. THE SERVICES DO NOT INCLUDE CREDIT COUNSELING OR REPAIR TO CREDIT NOT AFFECTED BY FRAUD OR IDENTITY THEFT.
14. The Services are only available to residents of the United States. The Services are performed with agencies and institutions in the United States, or territories where U.S. law applies.
15. To access the Services, Eligible Consumers can consult the website of the Program Sponsor or contact the local branch office of the Program Sponsor.