National Casualty Company

ENDORSEMENT NO. _____

ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED	AGENT NO.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

IDENTITY RECOVERY COVERAGE— IDENTITY THEFT CASE MANAGEMENT SERVICE AND COSTS COVERAGE

AGREEMENT

In return for the ñnamed insuredôs ò payment of the required premium, the Company provides the coverage described in this endorsement. Coverage is subject to the terms of this endorsement and to the terms of the policy to which it is attached, except as amended by this endorsement.

The following Identity Recovery Coverage has been endorsed onto your Personal Umbrella Liability Policy as a matter of convenience for policy issuance. The coverage and service provided under this endorsement are separate from your Personal Umbrella Liability Coverage. Identity Recovery Coverage is a first party coverage that insures to benefit of the ñID recovery insureds.ò Identity Recovery Coverage includes reimbursement of specified legal expenses, but such coverage is subject to the Identity Recovery Coverage limit. Under Identity Recovery Coverage, the Company does not have a duty to defend the insured from claims or suits. The limit and deductible applicable to Identity Recovery Coverage are separate from and in addition to the limits and deductibles that apply to your Personal Umbrella Liability coverage. The Personal Umbrella Liability Policy Conditions apply to coverage under this Identity Recovery Coverage.

DEFINITIONS

With respect to the provisions of this endorsement only, the following definitions are added:

1. ñID Recovery Case Managerò means one or more individuals assigned by the Company to assist an ñID recovery insuredò with communications the Company deems necessary for re-establishing the integrity of the personal identity of the ñID recovery insured.ò This includes, with the permission and cooperation of the ñID recovery insured,ò written and telephone communications with law enforcement authorities, governmental agencies, credit agencies and individual creditors and businesses.

2. ñID Recovery Insuredò means the ñnamed insuredò and any person related to the ñnamed insuredò by blood, marriage or adoption who is a resident of the ñnamed insuredôs ò household. This includes a ward or foster child.

3. ñID Theftò means the fraudulent use of the social security number or other method of identifying an ñID recovery insured.ò This includes the fraudulent use of the personal identity of an ñID recovery insuredò to establish credit accounts, secure loans, enter into contracts or commit crimes.

ñID theftò does not include the fraudulent use of a business name, d/b/a or any other method of identifying a business activity.

4. ñID Theft Costsò means the following when they are reasonable and necessary costs that are incurred as a direct result of an ñID theftò

a. Costs for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of an ñID theft.ò

b. Costs for long distance telephone calls, postage and notarizing documents.

c. Costs for credit reports from established credit bureaus.

d. Costs for an attorney approved by the Company for the following:

(1) The defense of any civil suit brought against an ñID recovery insuredò;

(2) The removal of any civil judgment wrongfully entered against an ñID recovery insuredò;

(3) Legal assistance for an ñID recovery insuredò at an audit or hearing by a governmental agency;

(4) Legal assistance in challenging the accuracy of the ñID recovery insuredôs ò consumer credit report; or

(5) The defense of any criminal charges brought against an ñID recovery insuredò arising from the actions of a third party using the personal identity of the ñID recovery insured.ò

e. Actual lost wages of the ñID recovery insuredò for time taken away from work and away from the work premises. Time away from work includes partial or whole work days. Actual lost wages may include payment for vacation days, discretionary days, floating holidays and paid personal days. Actual lost wages does not include sick days or any loss arising from time taken away from self employment. Necessary time off does not include time off to do tasks that could reasonably have been done during non-working hours.

f. Costs for supervision of children or elderly or infirm relatives or dependants of the ñID recovery insuredò during time taken away from such supervision. Such care must be provided by a professional care provider who is not a relative of the ñID recovery insured.ò

g. Costs for counseling from a licensed mental health professional. Such care must be provided by a professional care provider who is not a relative of the ñID recovery insured.ò

h. Any other reasonable costs necessarily incurred by an ñID recovery insuredò as a direct result of the ñID theft.ò

(1) Such costs include:

(a) Costs by the ñID recovery insuredò to recover control over his or her personal identity.

(b) Deductibles or service fees from financial institutions.

(2) Such costs do not include:

(a) Costs to avoid, prevent or detect ñID theftò or other loss.

(b) Money lost or stolen.

(c) Costs that are restricted or excluded elsewhere in this endorsement or policy.

PROPERTY COVERAGES

A. INCIDENTAL PROPERTY COVERAGES

The following coverage is added:

Identity Recovery Coverage

The Company will provide the Case Management Service and Costs Coverage indicated below if all of the following requirements are met:

1. There has been an ñID theftò involving the personal identity of an ñID recovery insuredò under this policy; and

2. Such ñID theftò is first discovered by the ñID recovery insuredò during the policy period for which this Identity Recovery Coverage is applicable; and

3. Such ñID theftò is reported to ñusò within sixty (60) days after it is first discovered by the ñID recovery insured.ò

If all three of the requirements listed above have been met, then the Company will provide the following to the ñID recovery insuredò:

a. Case Management Service

Services of an ñID recovery case managerò as needed to respond to the ñID theftò; and

b. Costs Coverage

Reimbursement of actual ñID theft costsò incurred as a direct result of the ñID theft.ò

This coverage is additional insurance.

B. EXCLUSIONS

The following additional exclusions apply to this coverage. These exclusions apply to both Case Management Service and Costs Coverage.

The Company does not cover loss or expense arising from any of the following:

1. The theft of a professional or business identity.

2. Any fraudulent, dishonest or criminal act by an ñID recovery insured.ò This includes any such act by a person aiding or abetting an ñID recovery insured.ò This also includes any such act by an authorized representative of an ñID recovery insured.ò In all these cases, it does not matter whether the individual is acting alone or in collusion with others. However, this exclusion shall not apply to the interests of an ñID recovery insuredò who has no knowledge of or involvement in such fraud, dishonesty or criminal act.

3. An ñID theftò that is not reported in writing to the police.

HOW MUCH WE PAY FOR LOSS OR CLAIM

A. LIMITS

Case Management Service is available as needed for any one ñID theftò for up to twelve (12) consecutive months from the inception of the service. Costs the Company incur to provide Case Management Service does not reduce the amount of limit available for Costs Coverage.

Costs Coverage is subject to a limit of $25,000 annual aggregate per ñID recovery insured.ò Regardless of the number of claims, this limit is the most the Company will pay for the total of all loss or expense arising out of all ñID theftsò to any one ñID recovery insuredò which are first discovered by the ñID recovery insuredò during a twelve (12) month period starting with the beginning of the present annual policy period. If an ñID theftò is first discovered in one policy period and continues into other policy periods, all loss and expense arising from such ñID theftò will be subject to the aggregate limit applicable to the policy period when the ñID theftòwas first discovered.

Legal costs as provided under item **d.** of the definition of ñID theft costsò are part of, and not in addition to, the Costs Coverage limit.

Item **e.** (Lost Wages) and item **f.** (Child and Elder Care Expenses) of the definition of ñID theft costsò are jointly subject to a sublimit of $5,000. This sublimit is part of, and not in addition to, the Costs Coverage limit. Coverage is limited to wages lost and costs incurred within twelve (12) months after the first discovery of the ñID theftò by the ñID recovery insured.ò

Item **g.** (Mental Health Counseling) of the definition of ñID theft costsò is subject to a sublimit of $1,000. This sublimit is part of, and not in addition to, the Costs Coverage limit. Coverage is limited to costs incurred within twelve (12) months after the first discovery of the ñID theftòby the ñID recovery insured.ò

Item **h.** (Miscellaneous Unnamed Costs) of the definition of ñID theft costsò is subject to a sublimit of $1,000. This sublimit is part of, and not in addition to, the Costs Coverage limit. Coverage is limited to costs incurred within twelve (12) months after the first discovery of the ñID theftòby the ñID recovery insured.ò

B. DEDUCTIBLE

Neither the Case Management Service nor the Costs Coverage is subject to a deductible.

POLICY CONDITIONS

The following additional conditions apply to this coverage:

A. Assistance and Claims

For assistance, the ñID recovery insuredò should call the **Identity Recovery Help Line** at **1-877-520-9568.**

The **Identity Recovery Help Line** can provide the ñID recovery insuredòwith:

1. Information and advice for how to respond to a possible ñID theftò; and

2. Instructions for how to submit a service request for Case Management Service and/or a claim form for Costs Coverage.

   In some cases, the Company may provide Case Management services at the Companyôs expense to an ñID recovery insuredò prior to a determination that a covered ñID theftò has occurred. The Company provision of such services is not an admission of liability under the policy. The Company reserves the right to deny further coverage or service if, after investigation, the Company determines that a covered ñID theftò has not occurred.

   As respects Costs Coverage, the ñID recovery insuredò must send to the Company within sixty (60) days after our request, receipts, bills or other records that support his or her claim for ñID theft costs.ò

B. Services

The following conditions apply as respects any services provided by the Company or the Com- paniyôs designees to any ñID recovery insuredò under this endorsement.

1. The Companyôs ability to provide helpful services in the event of an ñID theftò depends on the cooperation, permission and assistance of the ñID recovery insured.ò
2. All services may not be available or applicable to all individuals. For example, ñID recovery insuredsò who are minors or foreign nationals may not have credit records that can be provided or monitored. Service in Canada will be different from service in the United States and Puerto Rico in accordance with local conditions.
3. The Company does not warrant or guarantee that our services will end or eliminate all problems associated with an ñID theftò or prevent future ñID thefts.ò

All other provisions of this policy apply.

AUTHORIZED REPRESENTATIVE DATE