

***NOTICE: THIS BENEFIT IS NOT AVAILABLE TO RESIDENTS OF THE STATE OF NEW YORK.***

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**Summary of Benefits  
for the Master Policy**

This Summary is provided to inform you that as a member of [PRODUCT NAME] you are entitled to benefits under the Master Policy referenced below. This Summary does not state all the terms, conditions, and exclusions of the Master 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 Master Policy will be provided upon request.

The Master Policy has been issued to: **Affinion Group Insurance Trust** (the "**Master Policy Holder**"). Policy Number: 916242 underwritten by insurance company subsidiaries or affiliates of Chartis Inc., to provide benefits as described in this Summary.

•Limit of Insurance

•General Information

•Filing a Claim

**Coverage A**

Limit of Insurance: \$10,000  
Lost Wages: \$500 per week, for 4 weeks maximum  
Deductible = \$0

**Coverage B**

Limit of Insurance: \$1,000  
Deductible = \$0

**Coverage C**

Limit of Insurance: \$1,000  
Deductible = \$0

Should you have any questions regarding the Membership program provided by the Master Policy Holder, or wish to view a complete copy of the Master Policy, please call the customer service number located in your membership materials.

To file a claim under the Master Policy, contact: 1-866-IDHELP2  
Chartis ID Theft & Fraud Group  
New York, NY 10038

**COVERED EVENTS**

**(1) COVERAGE A – STOLEN IDENTITY COVERAGE**

We shall pay the **insured** for loss, excess of any applicable deductible, resulting from a **stolen identity event** first occurring during the **policy period** and reported to **us** within six (6) months of a **stolen identity event**.

**(2) COVERAGE B – DIRECT PHYSICAL DAMAGE COVERAGE**

We shall pay the **insured** for loss, excess of any applicable deductible, resulting from direct **physical damage** to the **insured's computer hardware**, first occurring during the **policy period** and reported to **us** within six (6) months of the direct **physical damage** first occurring.

**(3) COVERAGE C – COMPUTER VIRUS**

We shall pay the **insured** for loss, excess of any applicable deductible, resulting from a **computer virus attack**, first occurring during the **policy period** and reported to **us** within six (6) months of the **computer virus attack** first occurring.

**COVERED LOSSES**

**1. Stolen Identity Event**

We shall pay you for the following:

a) Costs

- i. Reasonable and necessary costs incurred by you in the United States for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a **stolen identity event**;
- ii. Reasonable and necessary costs incurred by you in the United States for notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of your efforts to report a

**stolen identity event** and/or amend or rectify records as to your true name or identity as a result of a stolen identity event;

- iii. Reasonable and necessary costs incurred by you for 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 your knowledge or discovery of a **stolen identity event**.

b) **Lost Wages**

Actual lost wages earned in the United States, whether for partial or whole days, for time 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 but not for sick days or any cost arising from time taken from self-employment. Coverage is limited to wages lost within twelve (12) months after the **insured's** discovery of a **stolen identity event**.

c) **Legal defense fees and expenses**

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

- i. 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
- ii. Removing any civil judgment wrongfully entered against you as a result of the **stolen identity event**.

**2. Direct Physical Damage**

- (a) Losses incurred in the United States resulting from direct **physical damage** to the **insured's computer hardware**. Losses will be limited to payment of the actual cash value, at the time of loss, of the **computer hardware** or the amount required for the repair, whichever is less.

**3. Computer Virus**

- (a) Losses incurred in the United States arising out of a **computer virus**. Loss will be limited to actual cash value, at the time of loss, of the **computer program** or the amount required for the repair, whichever is less; or the actual cash value at the time of loss of the **computer program** or the amount required for the replacement, whichever is less.

**DEFINITIONS**

- (a) "**Stolen identity event**" means the theft, or unauthorized or illegal use of the **insured's** name, social security number, account number or other method of identifying the **insured**.
- (b) "**Insured**" means the natural person on record with **us** as enrolled in a **membership program** identified as having coverage under the Master Policy and scheduled with **us**.
- (c) "**Membership program**" means a membership program sponsored by the Master Policy Holder and that is specifically named within an endorsement attached to the Master Policy.
- (d) "**Policy period**" means the dates shown in the Master Policy.
- (e) "**Computer hardware**" means central processing unit and related peripheral equipment that the **insured** owns or leases, including, but not limited to, CRT screens, disc drives, CD-ROM drives, DVD Drives, optical drives, printers, modems, discs, tapes, and wires.
- (f) "**Computer program**" means standardized software, shareware, and firmware used in association with **computer hardware**.
- (g) "**Computer virus attack**" means a piece of malicious computer code that corrupts, destroys, disrupts, deletes or damages the **computer program** owned by the **insured**.
- (h) "**Physical damage**" means physical injury to tangible property.
- (i) "**We, us and our**" mean the insurance company providing the insurance.

**EXCLUSIONS**

The Master Policy does not apply to the following as defined in the Master Policy:

- (a) Dishonest Acts
- (b) Bodily injury
- (c) War and Terrorism
- (d) Nuclear Reaction
- (e) Electromagnetic Field
- (f) Late Reporting

- (g) Business Activities
- (h) Wear and Tear

**POLICY PERIOD** - The Master Policy applies only to a **stolen identity event, physical damage or computer virus attack** occurring anywhere in the world, which is either commenced during, or occurs wholly during, the Policy Period and is reported to the **us** within six (6) months of the **Stolen Identity Event**.

**LIMITS OF INSURANCE** - The most **we** shall pay you **per policy period** 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 Limit of Insurance shown above is a sublimit of the insured Aggregate Limit of Insurance and is the most **we** shall pay you for lost wages.

**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 your loss.

**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.

**RECOVERIES** - If any person for whom **we** make payment under this **policy** has rights to recover from another, those rights are transferred to **us** to the extent of **our** payment. That person shall do everything necessary to secure **our** rights and shall do nothing after loss to impair them. The **insured** may, however, waive the **insured's** rights of recovery in writing before a loss occurs.

**COVERAGE SCOPE** - The Master Policy provides benefits to you only if (i) you report a **stolen identity event, physical damage or computer virus attack** to **us** by the contact number stated above as soon as you become aware of a **stolen identity event, physical damage or computer virus attack**, but in no event later than six (6) months after the **stolen identity event, physical damage or computer virus attack** occurs and (ii) 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 Master Policy if the **stolen identity event, physical damage or computer virus attack** results in losses covered under the Master Policy.

You will only be covered if a **stolen identity event, physical damage or computer virus attack** first occurs while you are a member of a membership program and is reported to us within six (6) months. You will not be covered if the **stolen identity event, physical damage or computer virus attack** first occurs after termination of the Master Policy or termination of your membership in the membership program.

**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 the Master Policy, the other insurance shall pay first. The Master 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.

**ACTION AGAINST THE COMPANY** –No legal action may be brought or made against **us** under the Master Policy unless:

- 1. There has been full compliance with all of the terms of the Master Policy; and (2) The action is brought within two (2) years after the date on which a **stolen identity event, physical damage or computer virus attack** occurred.

**CHANGES** -Changes to the provisions of the Master **Policy** shall be made only by endorsement issued by **us** and made a part of the **Master Policy**.

**ASSIGNMENT** -Any rights provided by this insurance are not assignable without **our** written consent.

**CONCEALMENT OR MISREPRESENTATION** -The Master Policy shall be void as to any **insured** if, at any time, said **insured** intentionally conceals or misrepresents a material fact concerning a claim under the Master Policy.

SPECIMEN