

Personal Identity Theft

Personal Identity Theft provides reimbursement for covered expenses you incur to restore your identity, up to a maximum of **[PURCHASED BENEFIT AMOUNT]**, as a result of a Covered Stolen Identity Event. Theft or unauthorized or illegal use of your name, transaction card account or account number, Social Security number, or any other method of identifying you, is considered a “Covered Stolen Identity Event.”

Easy claim process

Go to www.cardbenefitservices.com or call the Benefit Administrator at **1-866-679-5660** to file a claim or get your questions answered. If you are outside the U.S., you can call collect: **1-303-967-1096**.

Certain terms, conditions and exclusions apply. Please refer to your Guide to Benefits for further details.

Please keep in mind you will want to read the full Terms and Conditions provided in your Guide to Benefits for further details including restrictions, limitations and exclusions.

Below you will find answers to the most commonly asked questions about the benefit.

Q: What is covered?

A: Covered costs/expenses under this benefit are:

- Costs to re-file applications for loans, grants, or other credit or debt instruments that were originally rejected by the lender solely on the basis of incorrect information the lender received as a result of a Covered Stolen Identity Event
- Costs to report a Covered Stolen Identity Event or to amend or correct records with your true name or identity as a result of a Covered Stolen Identity Event: including costs incurred for notarizing affidavits or other similar documents, costs for long-distance telephone calls, and costs for postage
- Costs for a maximum of four (4) credit reports requested as a result of a Covered Stolen Identity Event from any entity approved by the Benefit Administrator
- Actual lost wages for your time away from your work premises solely as part of your efforts to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event

Q: Where am I covered?

A: Payment for covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada.

Q: What are the timelines for filing a claim?

A: You should contact the Benefit Administrator immediately when you have reason to believe a Covered Stolen Identity Event has occurred.

Q: What paperwork do I need to submit with my claim?

A: A signed, sworn proof of loss or affidavit containing the information requested by the Benefit Administrator must be submitted within 60 days.