

## SUMMARY PLAN DESCRIPTION

### **IDENTITY THEFT PROTECTION:**

This identity theft protection plan, PrivacyArmor, provides proactive identity and credit monitoring, restoration services and cyber protection to help detect and recover from identity theft quickly.

**CLIENT NAME:** Bentley University

**EFFECTIVE DATE:** January 1, 2019

**POLICY NUMBER/CLIENT ID:** 2867

### **ELIGIBLE GROUP(S):**

All Employees in active employment in the United States with the Employer

### **MINIMUM HOURS REQUIREMENT:**

For this plan, there is not a minimum hours requirement.

### **WAITING PERIOD:**

Unless determined by Employer, for this plan, there is not a waiting period.

### **PARTICIPATION REQUIREMENTS:**

For this plan, there are no participation requirements.

### **ENROLLMENT:**

Employees who are eligible may enroll for coverage at any time unless the Employer determines enrollment may only take place during a defined enrollment period.

### **CANCELLATION:**

Employees who are eligible may cancel coverage at any time unless the Employer determines cancellations may only take place during a defined period.

### **WHO PAYS FOR THE COVERAGE:**

Employees pay for coverage through payroll deduction with deduction frequency determined by Employer. After 90 days of no payment, coverage will be terminated.

### **FEATURES OF THE PRIVACYARMOR PLUS PLAN:**

- a) Identity Monitoring
- b) Credit Monitoring: monitoring through all three bureaus, unlimited VantageScore 3.0 credit scores and credit reports from TransUnion
- c) Annual tri-bureau credit score and credit report
- d) Internet Surveillance
- e) Digital Identity Report
- f) Wallet Protection
- g) 401(k), HSA, and stolen fund reimbursement
- h) Tax fraud refund advance
- i) Social account takeover monitoring
- j) Credit freeze assistance and in-portal credit lock
- k) In-portal credit disputes
- l) Deceased family member coverage and remediation
- m) Social Media Reputation Monitoring
- n) Full-Service Identity Theft Restoration

- o) \$1,000,000 Identity Theft Insurance Policy
- p) Reduction of Solicitations: junk mail, pre-approved credit offers, Do Not Call Registry
- q) Online account access

### **PRE-EXISTING CONDITIONS**

Full-Service Identity Theft Restoration is available to employees after the effective date even if the Identity Theft discovery date is prior to the effective date.

### **FAMILY MEMBER DEFINITION**

Family members are defined as such: if the family member is supported financially by the employee, or if the family member lives under the employee's roof, they are eligible to enroll as a part of the family plan.

### **PORTABILITY**

If the employee leaves the company, this plan is portable at the same rates offered through payroll deduction. Employees must activate a direct bill relationship with InfoArmor by calling 800-789-2720.

### **IDENTITY THEFT INSURANCE SUMMARY:**

#### **Personal Internet & Identity Coverage Master Policy**

This Summary is provided to inform you that as a member of PrivacyArmor 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: Info Armor Inc. (the "**Master Policy Holder**"), Policy Number [7070121 and 1423615 respectively] underwritten by insurance company subsidiaries or affiliates of American International Group, Inc., to provide benefits as described in this Summary.

#### **General Information**

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

#### **Limit of Insurance**

Aggregate Limit of Insurance: \$1,000,000 per policy period

Lost Wages: \$1,000 per week, for 5 weeks maximum

Travel Expenses \$1,000

Elder Care and Child Care \$1,000

**Deductible** \$ 0 per policy period

#### **Filing a Claim**

If you have any questions regarding the identity theft insurance coverage or wish to file a claim under the Master Policy, please contact InfoArmor at 1-800-789-2720.

**This is a group master policy issued to InfoArmor Inc. If this master policy is terminated, your benefits will cease effective that date. It is the obligation of the master policyholder to inform you of any termination of the master policy.**

## **BENEFITS**

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 the insured 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.
- iv. costs approved by us, for 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);
- v. cost of 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; and
- vi. costs for 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.
- vii. reasonable and necessary costs incurred by you for ordering medical records for the purpose of amending and/or rectifying these documents as a result of a stolen identity event

### b) 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.

### 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. An initial consultation with a lawyer to determine the severity of and appropriate response to a stolen identity event;
- ii. 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
- iii. Removing any civil judgment wrongfully entered against you as a result of the stolen identity event.

- iv. 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.
- v. Challenging the accuracy or completeness of any information in your medical history as a result of a medical identity theft. It is further agreed that solely with respect to subparagraph (c) that you, with our express prior written consent, may select such attorney.

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 shall include Medical identity theft. Medical Identity Theft means the theft of your personal or health insurance information to obtain medical treatment, pharmaceutical services or medical insurance coverage. Medical identity theft also means the theft of your personal or health insurance information to submit false claims for medical services or goods.

#### **Coverage Scope**

The Master Policy provides benefits to you only if you report a stolen identity event to us by the contact number stated above as soon as you become aware of a stolen identity event, but in no event later than six months after the stolen identity event occurs 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 first occurs while you are a member of the Master Policyholder's insured program and is reported to us within 6 months. You will not be covered if the stolen identity event first occurs after termination of the master policy or termination of your membership in the Master Policyholder's 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 Limit of Insurance shown above is a sublimit of the Aggregate Limit of Insurance and is the most we shall pay you for lost wages.

#### **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

**LEGAL NAME AND ADDRESS**

InfoArmor, Inc.  
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800-789-2720