

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

IDENTITY FRAUD EXPENSE COVERAGE

This endorsement modifies insurance provided by the following:

FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD
PERSONAL PROPERTY COVERAGE FORM
FARM PROPERTY – OTHER FARM PROVISIONS FORM – ADDITIONAL COVERAGES,
CONDITIONS, DEFINITIONS

The following is added to Section III – Additional Coverages in the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form:

IDENTITY FRAUD EXPENSE

1. Coverage

We will pay up to \$25,000 for reasonable and necessary "expenses" incurred by an "insured" as the direct result of any one "identity fraud" discovered during the policy period.

Any act or series of acts committed by any one person or group of persons acting in concert or in which any one person or group of persons is concerned or implicated is considered to be one "identity fraud", even if a series of acts continues into a subsequent policy period.

2. Definitions

With respect only to the coverage provided by this endorsement, the following definitions are added to Paragraph **C. Definitions** of the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions:

a. "Expenses" means:

- (1)** Costs for notarizing fraud affidavits or similar documents for financial institutions or similar credit grantors or credit agencies that have required that such affidavits be notarized.
- (2)** Costs for certified mail to law enforcement agencies, credit agencies, financial institutions or similar credit grantors.
- (3)** Lost wages as a result of time taken off from work to meet with, or talk to, law enforcement agencies, credit agencies and/or legal counsel, or to complete fraud affidavits, or due to wrongful incarceration arising solely from someone else having committed a crime in the insured's name, up to a maximum payment of \$1000 per week for a maximum period

of five weeks. Lost wages shall not apply in the case of wrongful incarceration absent all charges being dropped or an acquittal of the insured.

- (4)** Loan application fees for re-applying for a loan or loans when the original application is rejected solely because the lender received incorrect credit information.

- (5)** Reasonable attorney fees incurred, with our prior consent, for:
 - i.** Defense of lawsuits brought against the "insured" by merchants, financial institutions or their collection agencies,
 - ii.** The removal of any criminal or civil judgments wrongly entered against an "insured", and
 - iii.** Challenging the accuracy or completeness of any information in a consumer credit report.

- (6)** Charges incurred for long distance telephone calls to merchants, law enforcement agencies, financial institutions or similar credit grantors, or credit agencies to report or discuss an actual "identity fraud".

- (7)** Costs for daycare and eldercare incurred by an "insured" solely as a direct result of any one "identity fraud".

- b.** "Identity fraud" means the act of knowingly transferring or using, without lawful authority, a means of identification of an "insured" with the intent to commit, or to aid or abet, any unlawful activity that constitutes a violation of federal law or a felony under any applicable state or local law.

3. Exclusions

The following additional exclusions apply to this coverage:

FARM

We will not pay for "expenses" incurred by an "insured" as the result of any "identity fraud":

- a. Arising out of:
 - (1) An "insured's" farming operations; or
 - (2) A business;
- b. Due to any fraudulent, dishonest or criminal act by an "insured" or any person acting in concert with an "insured", whether acting alone or in collusion with others.

4. Deductible

No deductible applies to "identity fraud" coverage.

5. Additional Condition

With respect only to the coverage provided by this endorsement, the following is added to Paragraph a. of Loss Condition 3. **Duties In the Event Of Loss Or Damage** under **B. Farm Property Conditions** in the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions:

Send us receipts, bills or other records that support your claim for "expenses" under "identity fraud" coverage.

All other provisions of this policy apply.