

IDENTITY THEFT PROTECTION & RECOVERY PLAN

Powered by
CORE ID
SERVICES

PROVIDED BY

CORE ID
SERVICES

PLAN LEVEL ARX-ID ESSENTIALS™

PLAN OVERVIEW

CONTACT US

ARX ID
ESSENTIALS

ARX-ID ESSENTIALS™ provides standard proactive identity monitoring, insurance and full-service identity theft restoration services and more.

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COVERAGE DETAILS *(ID Monitoring Services may require Activation by you so login to our Secure Member Portal today)*

+ Fully-managed Identity Theft Recovery

Core ID Services' team of in-house Certified Recovery Experts (CREs) will work on your behalf to restore your identity in the event of identity theft.

Your CRE will:

- Provide crisis intervention during the interview process.
- Identify all known types of identity theft that have occurred.
- Send immediate notifications to banking institutions/creditors/agencies concerning the fraud.
- Provide you with all the necessary documents (including limited power of attorney), completed and ready for signatures/notarizations, delivered via secure overnight service with overnight prepaid return envelope provided.
- Provide guidance in obtaining a police report, if needed.
- Upon return of signed documents, your CRE will process them and distribute as necessary to the appropriate agencies and organizations.
- Act on your behalf to fully eradicate the identity fraud from your record.
- Ensure all three credit reports are cleared of any fraudulent activity.
- Request a PIN number from the IRS to protect your tax refund.
- Follow through with all clearing documentation.
- Communicate fully with you on the status and outcome of your case, including notification when the restoration is complete.
- Send a detailed closure letter upon resolution of your case, stating the outcome and providing recommendations for protecting your identity in the future.
- Be available for toll-free access.



+ Critical Document Replacement

Your CRE will:

- Provide replacement assistance for personal documents lost, destroyed or stolen.
- Covers fire, flood, natural disaster, home break-in, theft or loss.
- Consult with the Covered Member to ascertain the severity of the event and to start the notification process.
- Identify missing documents.
- Contact each and every creditor/bank in question while Member is on the phone.
- Cancel the Covered Member's affected credit cards, licenses and other documents as needed.
- Request new replacement cards, documents, PIN numbers, etc.
- In most cases Core ID can provide completed forms necessary to obtain replacement documents.
- If the personal documents were stolen, Core ID will initiate the fraud affidavit and coordinate a police report.
- In the event of identity fraud or identity theft, Core ID will provide complete identity theft recovery for the Covered Member at no additional charge.



+ Identity Theft Insurance*

\$25,000 limit to cover expenses related to the recovery process.

* Please see Summary Description of Benefits for eligibility requirements



+ ID CheckPoint™ Monitoring

With ID CheckPoint Monitoring, we monitor identity verifications at banks, credit card companies and other financial service providers; mobile and other phone service providers; retailers; health insurance and medical service providers; brokerage firms;



employers; money transfer services; and payday loan providers - over 250 companies in all. Suspicious or failed attempts to clear the identity verification process will trigger a RiskAlert™ notification.

+ RiskAlert™ Notification



We issue real-time alerts of any activities we detect through ID CheckPoint monitoring, sent via email or text direct to your phone.

You can respond to the RiskAlerts to indicate if the activity was legitimate (you were the one initiating the activity); or if this was a potentially fraudulent attempt. This rapid notification and response capability allows you to catch fraud early and request immediate Fully-managed Recovery Services through your ARX-ID plan.

Every notification will include the company it's associated with. For additional information on the activity that triggered the RiskAlert, you can visit your private profile page on the MyCoreID.com portal.

+ RiskStatus™



Your RiskStatus™ is a snapshot of your recent monitoring results in a clear, easy-to-read, color-coded graphic. Your RiskStatus is sent to you monthly via email, and available any time at www.MyCoreID.com. Click to drill down for details on the activity we've detected on your ID profile. Your RiskStatus will change based on the recency and frequency of your monitoring alerts.

+ MyCoreID.com



Every ARX-ID® member has access to our secure, personalized web portal and all the info, resources and support available with their plan.

- Profile information with ability to update any eligible family members.
- Plan details, including products & services available under your program.
- Any available upgrades can be purchased.
- Educational information including helpful tips to protect yourself.
- Archives of *Core Concepts*, monthly Core ID newsletter.
- Better practices to prevent identity theft.
- Timely updates on data breaches.
- Direct access to member help desk.

+ Credit Report Track™



We highly recommend our members take advantage of their federally-mandated right to request their free annual credit report from each of the three credit reporting agencies. Our Credit Report Track™ lets you know when yours is available each year.

- In the event of fraudulent or potential identity theft, Core ID will begin the recovery process immediately.
- Core ID will work with the Covered Member to remove any invalid or incorrect information on their report.
- Core ID will provide assistance in reading and understanding credit reports.
- Core ID is NOT a credit repair service and will not provide guidance regarding financial or credit/debt information.

+ Member Newsletter

Core Concepts, our monthly e-newsletter, gives our members important information and updates about protecting their identity. Covering topics like child identity theft, bank fraud, tax ID theft, recent data breaches and the latest scam warnings, each issue tackles recent trends in identity theft and gives members tips and alerts that can help them avoid fraud.

+ Tips & Resources



Our member newsletter, MyCoreID.com portal, special report series and online guides all provide tips, updates and alerts on ID theft news, recent data breaches, and best practices for protecting yourself against identity theft.

THIS END USER AGREEMENT (“AGREEMENT”) IS A LEGAL AGREEMENT BETWEEN YOU AND CORE ID SERVICES, LLC (“Core ID”) AND SHALL GOVERN CORE ID’S SERVICES (INCLUDING, WITHOUT LIMITATION, ALL PRODUCTS, SERVICES, ADVICE, ASSISTANCE, SUPPORT AND CONTENT) AND YOUR USE OF SAME AND ANY WEB SITE OPERATED BY CORE ID FROM TIME TO TIME (THE “PORTAL”) INCLUDING THE WEB PORTAL LOCATED AT WWW. MYCOREID.COM (COLLECTIVELY, THE “SERVICES”). BY USING THE SERVICES YOU ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTAND THIS AGREEMENT AND AGREE TO BE BOUND BY ITS TERMS AND PROVISIONS, AS SAME MAY BE UPDATED FROM TIME TO TIME.

1. Scope

1.1. Services.

Core ID will commence providing the Services once you agree to the terms of this Agreement and it has received the initial amounts due for the Services. Core ID may cease providing Services to you automatically and without notice upon your breach of this Agreement or if Core ID does not receive when due any amounts due for the Services (regardless of who is responsible for paying them). Your access to the Services shall cease upon either party providing thirty (30) days written notice to the other party. You will not have access to any Services after they have ceased. You represent and warrant that: (i) you are at least 18 years of age or older; (ii) all information provided about you or that others (such as an employer) have provided about you from time to time (the “Information”) is true, accurate, up-to-date, not false or misleading, and complete; (iii) you shall abide by all federal, state, local, and other laws in your use of the Services; and (iv) you shall use the Services for personal use only, or your child(ren) until their 26th birthday or other qualifying relatives (per IRS guidelines). Core ID may make modifications, deletions, or changes to the Services’ features, functionality, or content, at any time, without notice or liability to you. Core ID shall provide the Services related to identity thefts or identity theft incidents discovered by or known to you prior to the date you agree to this Agreement unless otherwise noted, when being paid by or through your employer or other third party (such as an association, corporate offering or membership program). Core ID shall not provide the Services related to identity thefts or identity theft incidents known to you prior to the date you agree to this Agreement unless otherwise noted, when being paid by you through an individual retail or voluntary basis. Core ID shall not provide the Services related to identity theft acts or identity theft incidents occurring as a result of dishonest, criminal, malicious, or fraudulent acts by you.

1.2. License.

For so long as the Services are being provided to you, you are granted a non-exclusive, non-transferable, revocable license to access and use the Services, strictly in accordance with the terms of this Agreement. Core ID may revoke this license at any time, without notice to you. Except as expressly authorized by Core ID, you shall not: (i) license, sub-license, sell, resell, transfer, assign, distribute, or otherwise commercially exploit or make available the Services to any third party in any way; (ii) access the Services in order to build a competitive product or service; or (iii) copy, modify, aggregate, or make any derivative works based upon the Services. Except for the limited license contained in this paragraph, nothing in this Agreement grants or should be construed to grant to you any licenses or rights under copyright or other intellectual property rights with respect to the Services or any portion thereof.

1.3. Responsibility.

You are responsible for all activity occurring under your account or through access to the Services. You will keep all your account information and numbers, IDs, and passwords confidential and will not provide them to anyone else.

1.4. Information.

You grant us a non-exclusive, fully-paid up right, irrevocable right and license to use all Information for as long as we provide the Services to you. We have no responsibility to investigate or confirm any Information.

2. Privacy

Core ID’s privacy policy located at www.coreidservices.com/privacy-policy.html is incorporated herein by reference. You agree to be bound by such policy. Core ID shall have the right to use and disclose any Information, including personal information, name, address, and social security number, to third parties to the extent necessary to (i) provide you with the Services and (ii) as required by law or under subpoena. You consent to Core ID’s use and disclosure of Information.

3. Fees

Unless the Services are being paid by or through your employer or other third party, you agree to pay for them and you authorize Core ID to charge

your credit card or other account that you have designated for payment of the Services provided to you.

4. Billing and Payment Terms

The total fee for all Services to which you subscribe (the "Service Fee", whether you subscribe to one or more Services) will be automatically charged to your bank credit card or through another automated payment method acceptable to us on each Payment Date (an "Appropriate Payment Method"). "Payment Date" means the date on which you subscribe to a Service and each monthly or annual anniversary of such date. For example, if you subscribe to a Service on May 10th, the Payment Date will be the 5th day of each month for a monthly subscription of May 10th of the following, and all subsequent years for an annual subscription until the Service is cancelled according to Section 6.

5. Refusal of Subscription

We reserve the right to reject your subscription for Services for any reason such as: (a) unavailability of a service in the state where you reside, (b) your credit history, or (c) inability to provide an Appropriate Payment Method (as defined in Billing and Payment Terms section above).

6. Cancellation of Service

You may cancel your subscription to any or all Services at any time by calling us at 1-855-262-7612 and informing us of your decision. Cancellation will be effective immediately. If you prepaid for more than one month you will receive a pro rata refund when you cancel. A yearly subscription requires a 3 month minimum payment so the pro rata amount will be based on the 9 months remaining unless the cancellation occurs within the first 3 months at which point the entire 9 months will be refunded.

7. Term

The term of this Agreement shall commence upon the sooner of your agreement to these terms or the provision of the Services. This Agreement will terminate once all your obligations hereunder have ceased. The provisions of Sections 8, 9, 10, 11, 12 and the restrictions (but not the license granted) in Section 1.2 shall survive the cessation of your access to or the provision of any Services.

8. Force Majeure

Neither you nor we shall be liable for any loss nor damage due to causes beyond your or our control including fire, explosion, lightning, pest damage, power surges, or failures, strikes, or labor disputes, water, acts of God, the elements, war, civil disturbances, acts of terrorism, acts of civil or military authorities, acts of others in violation of applicable law, inability to secure raw materials, transportation facilities, fuel or energy shortages, acts or omissions of communications carriers, or other causes beyond your or our control. Either you or we may terminate this Agreement immediately on written notice if the other party is prevented from performing its obligations under this Agreement for a period of more than 30 days due to the reasons set forth in this Cancellation section above.

9. Indemnification

You shall indemnify, defend, and hold each of Core ID and its affiliates, along with any officers, managers, members, employees, attorneys, agents, successors, and assigns of any of the foregoing harmless from, against, and with respect to any claim or action, cost, damage, expense, or liability against, incurred by or of such parties arising out of or in connection with (i) your use of the Services and (ii) any breach by you of this Agreement.

10. Disclaimer

THE SERVICES ARE PROVIDED ON AN "AS IS" BASIS WITHOUT WARRANTY OF ANY KIND, INCLUDING WITHOUT LIMITATION, ANY WARRANTY OF NON-INFRINGEMENT, TITLE, MERCHANTABILITY, OR FITNESS FOR A PARTICULAR PURPOSE. Core ID DOES NOT REPRESENT OR WARRANT THAT (A) THE USE OF THE SERVICES WILL BE UNINTERRUPTED, ERROR-FREE, OR OPERATE IN COMBINATION WITH ANY SPECIFIC HARDWARE, SOFTWARE, SYSTEM, DATA, OR CONTENT, (B) ANY ALERTS OR NOTIFICATIONS PROVIDED IN CONJUNCTION WITH THE SERVICES WILL BE ACCURATE, COMPLETE, OR DELIVERED, OR (C) THE CREDIT REPORTING INFORMATION AND THE OTHER INFORMATION PROVIDED TO YOU WILL BE ACCURATE, COMPLETE, OR

CURRENT. YOUR SOLE REMEDY FOR Core ID'S BREACH OF THIS AGREEMENT IS SET FORTH IN THIS SECTION. IN NO EVENT WILL Core ID BE LIABLE FOR INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, LOSS OF PROFITS, LOSS OF USE OR DATA OR INTERRUPTION OF BUSINESS ARISING IN ANY WAY OUT OF THIS AGREEMENT OR THE SERVICES, WHETHER SUCH ALLEGED DAMAGES ARE LABELED IN TORT, CONTRACT, OR INDEMNITY AND EVEN IF CORE ID HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. BECAUSE SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, THE ABOVE LIMITATIONS MAY NOT APPLY IN ALL CASES. IN NO EVENT SHALL CORE ID BE LIABLE TO YOU OR ANY OF YOUR AGENTS FOR ANY LOSS OR DAMAGE, WHETHER DIRECT OR INDIRECT, ARISING OUT OF OR RELATING TO THIS AGREEMENT OR THE SERVICES, EXCEEDING THE GREATER OF (i) \$100 OR (ii) THE AGGREGATE SUM PAID TO CORE ID FOR THE SERVICES UNDER THIS AGREEMENT DURING THE SIX (6) MONTH PERIOD IMMEDIATELY PRECEDING THE MONTH IN WHICH SUCH LOSS OR DAMAGE WAS INCURRED, REGARDLESS OF THE FORM OF ACTION, WHETHER IN CONTRACT, NEGLIGENCE, STRICT LIABILITY, TORT, PRODUCTS LIABILITY, OR OTHERWISE. THE LIMITATIONS OF LIABILITY AND DAMAGE SET FORTH IN THIS SECTION SHALL NOT APPLY TO THE BODILY INJURY TO OR THE DEATH OF ANY PERSON.

11. Arbitration

All disputes, controversies, and claims arising out of the terms, operation, or interpretation of this Agreement, or your use of the Services shall be resolved by mandatory, binding arbitration under the Commercial Arbitration Rules of the American Arbitration Association ("AAA") then in effect. The proceedings shall be held in Atlanta, Georgia under the auspices of the AAA. Notwithstanding the foregoing, either party may seek equitable relief only (excluding any claim whatsoever for money) in any court of competent jurisdiction.

12. Miscellaneous

The provisions of this Agreement are intended to be enforceable in accordance with their terms, and whenever possible this Agreement shall be interpreted in such a manner as to be effective and valid under applicable law. If any clause of this Agreement shall be prohibited by or invalid under such law, such clause shall be deemed ineffective to the extent of such prohibition or invalidity and such clause shall be severed from the remainder of this Agreement without invalidating the remainder of any provision containing such clause or the remaining provisions of this Agreement. The laws of the State of Georgia shall govern this Agreement, except to the extent such laws would apply the laws of another jurisdiction. Notwithstanding Section 7, in the event that any legal action is brought relating to this Agreement or your use of the Services, you hereby agree that, except for arbitrable matters described in Section 7, the courts located in Fulton County, Georgia, USA, will be the sole and exclusive venue for, and have sole and exclusive jurisdiction over any claims between the parties, and you hereby irrevocably consent to the personal jurisdiction and venue of such courts and irrevocably waive any objections thereto. You hereby irrevocably consent to service of process for all actions in such courts. Any notices required by this Agreement shall be made in writing and shall be delivered in person or mailed certified return-receipt-requested to your last known address or, if to Core ID, to: PO Box 723595, Atlanta, Georgia 31139, Attention: President. Any waiver of rights or remedies for breach of this Agreement shall not be valid unless made in writing and no previous waiver shall be deemed a waiver of any subsequent breach. This Agreement supersedes any other discussions, agreements, representations, or promises between the parties relating to the subject matter of this Agreement, whether written or oral. This Agreement cannot be amended, except by a written document signed (either in writing, digitally or otherwise) by an authorized agent of the party to be charged with the amendment, except that Core ID reserves the right to modify the terms and conditions of this Agreement at any time, effective upon posting of an updated version of this Agreement on its web site at www.coreidservices.com. Continued use of the Services after any such changes shall constitute your agreement to such changes. You may not assign this Agreement or any portion of this Agreement; all successors and permitted assigns of the parties shall be bound by the terms hereof.

ARX-ID® Identity Theft Protection Plans are a service of Core ID Services, LLC, headquartered in Atlanta, GA. ARX-ID provides identity theft protection through identity profile monitoring and fully-managed identity theft recovery services. Visit MyCoreID.com to ensure your notification settings are up to date. If you have questions about your plan coverage, please contact our team at 1-855-262-7612 or email us at customerservice@coreidservices.com.

SUMMARY DESCRIPTION OF BENEFITS

for the Personal Internet & Identity Coverage Master Policy

This Summary is provided to inform you that as a member of ARX-ID Essentials 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: InfoArmor, Inc. (the "Master Policy Holder"), Policy Numbers: [7080121 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: \$25,000 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 the Insurer at 1-855-262-7612.

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.

SUMMARY DESCRIPTION OF BENEFITS, cont.

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 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 kit 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.