

such supervision. Such care must be provided by a professional care provider who is not a relative of the "identity recovery insured."

g. Actual costs for counseling from a licensed mental health professional. Such care must be provided by a professional care provider who is not a relative of the "identity recovery insured."

h. Any other reasonable costs necessarily incurred by an "insured" as a direct result of the "Identity theft." Such costs include:

(1) Costs by the "insured" to recover control over his or her personal identity.

(2) Deductibles or service fees from financial institutions.

Such costs do not include:

(3) Costs to avoid, prevent or detect "ID theft" or other loss.

(4) Monies lost or stolen.

(5) Costs that are restricted or excluded elsewhere in this endorsement or policy.

3. **"Identity Recovery Insured"** means any employee of the entity insured under this policy who is not a temporary employee and any member of the entity's board of directors. A temporary employee is a person who works full or part-time for the insured entity, but who has been engaged only for a defined period of time or a specific assignment.

An "identity recovery insured" must always be an individual person. The entity insured under this policy is not an "identity recovery insured."

4. **"Identity Theft"** means the fraudulent use of the social security number or other method of identifying an "identity recovery insured." This includes fraudulently using the personal identity of an "identity recovery insured" to establish credit accounts, secure loans, enter into contracts or commit crimes.

"Identity theft" does not include the fraudulent use of a business name, d/b/a or any other method of identifying a business activity.

All other provisions of this policy apply.