



Terms and Conditions of Group Identity Fraud Recovery Services

1. All consumers who maintain membership with Greater Hartford Police Federal Credit Union (“Eligible Consumers”) are eligible for the group identity fraud recovery services (the “Services”). This is known as the “Eligibility Requirement”. Greater Hartford Police Federal Credit Union is hereinafter referred to as “Program Sponsor”.
2. The Services are offered through a group services agreement (“Group Program”) with Program Sponsor and extended to Eligible Consumers and 3G Family (collectively “Group Members”) for a period of time (“Benefits Period”), as further defined below. Group Members have NOT been registered with, nor has information been provided to, a third party for the implementation or management of the Services.
3. The Services are non-transferable and non-cancelable by the Group Member and have no cash equivalent. There is no fee for using the Services; however, the account or service to which the eligibility is attached may have a fee, based on the provisions of the account/service agreement that the Group Member has with Program Sponsor.
4. The Services provide professionals to manage the detection, investigation, and remediation of incidents of identity fraud caused by Identity Theft. “Identity Theft” is defined as fraud that involves the use of any combination of a Group Member’s name, address, date of birth, Social Security number, bank or credit/debit card account number, or other identifying information without the knowledge of the Group Member, and such information is used to commit fraud or other crimes. Only Identity Theft incidents that are discovered and reported to Program Sponsor during the Benefits Period will be covered by the Services.
5. “3G Family” includes the Eligible Consumer, and his/her spouse or domestic partner, dependents in the household up to age 25, other IRS-qualified dependents in the household, and parents living at the same address as the consumer, or living in hospice, assisted living, or nursing home. Group Members are eligible for the Services for up to 12 months after death.
6. The Benefits Period begins when the Group Member first meets the Eligibility Requirement, and ends when the Group Member no longer meets the Eligibility Requirement or when Program Sponsor terminates the Group Program, whichever occurs first.
7. The Services may assist the Group Member in seeking reimbursement for funds stolen in the Identity Theft incident, but do not provide a guarantee of reimbursement for financial losses of any kind arising from Identity Theft.
8. Neither Program Sponsor nor its contracted service providers can be held responsible for failure to provide or for delay in providing services when such failure or delay is caused by conditions beyond the control of Program Sponsor and its service providers.
9. The successful completion of the Services described herein depends on the cooperation of the Group Member. The Services may be refused or terminated if it is deemed that the Group Member is committing fraud or other illegal acts, making untrue statements, or failing to perform his/her responsibilities as part of the Services, or has obtained the Services knowingly without meeting the Eligibility Requirement. The Services will not be refused or terminated due to the complexity of a case.
10. THE SERVICES DO NOT INCLUDE CREDIT COUNSELING OR REPAIR TO CREDIT THAT HAS NOT BEEN AFFECTED BY FRAUD OR IDENTITY THEFT.
11. The Services are only available to residents of the United States. The Services are performed with agencies and institutions in the United States, or territories where U.S. law applies.