

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.**  
Executive Offices: 1271 Ave of the Americas FL 37, New York, NY 10020-1304  
(212) 458-5000  
(a capital stock company, herein referred to as the Company)

---

Policyholder: Trident Seafoods  
Policy Number: PAI 0009131039-A

**GROUP ACCIDENT INSURANCE**

Policy Amendment No. 6

This Policy Amendment is attached to and made part of the Policy effective January 1, 2024 at 12:01 AM, Standard Time at the address of the Policyholder. Any changes in coverage apply only with respect to accidents and emergency sicknesses that occur on or after that date. Any changes in premium apply as of the first premium due date on or after the effective date of this Policy Amendment.

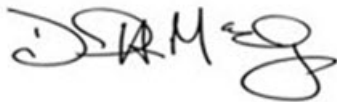
It is hereby understood and agreed that the policy is renewed for the period commencing **January 1, 2024** and ending **January 1, 2027**.

**Premium Rate per \$1,000 of Principal Sum:**

<b>Class</b>		<b>Premium</b>
I	Employee Only Coverage	\$0.030 per month
I + II + III	Employee & Family Coverage	\$0.040 per month

This Policy Amendment expires concurrently with the Policy and is subject to all of the provisions, limitations and conditions of the Policy except as they are specifically modified by this Policy Amendment.

The President and Secretary of National Union Fire Insurance Company of Pittsburgh, Pa. witness this Amendment:



President



Secretary

**IMPORTANT NOTICE TO OUR CUSTOMERS  
REGARDING THE  
OFFICE OF FOREIGN ASSETS CONTROL ("OFAC")**

---

Your rights as a policyholder and payments to you, any insured, additional insured, loss payee, mortgagee, or claimant, for loss under this policy may be affected by the administration and enforcement of U.S. economic embargoes and trade sanctions by the OFFICE OF FOREIGN ASSETS CONTROL ("OFAC").

The United States imposes economic sanctions against countries, groups and individuals, such as terrorists and narcotics traffickers. These sanctions prohibit US persons from dealing with these sanctioned parties. The purpose of this notice is to inform you that we cannot violate US sanctions by engaging with sanctioned countries or people.

**WHAT IS OFAC?**

OFAC is an office of the Department of the Treasury and acts under presidential wartime and national emergency powers, as well as authority granted by specific legislation, to impose controls on transactions and freeze foreign assets under U.S. jurisdiction. OFAC administers and enforces economic embargoes and trade sanctions primarily against:

- Targeted foreign countries and their agents
- Terrorism sponsoring agencies and organizations
- International narcotics traffickers
- Proliferators of Weapons of Mass Destruction

**PROHIBITED ACTIVITY**

- OFAC enforces certain embargoes and sanctions against designated countries. No U.S. business or person may enter into transactions involving designated "sanctioned" countries.
- OFAC publishes on its website a list known as the "Specially Designated Nationals and Blocked Persons" ("SDNBP") list. No U.S. business or person may enter into transactions involving any person or entity named on the SDNBP list.

Additional information about OFAC Sanctions Programs and Countries can be found at:  
<http://www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx>

**OBLIGATIONS PLACED ON US BY OFAC**

If we determine that you or any insured, additional insured, loss payee, mortgagee, or claimant are on the SDNBP list or are connected to a sanctioned country as described in the regulations, we must block or "freeze" property and payment of any funds transfers or transactions.

**POTENTIAL ACTIONS BY US**

1. We shall not be deemed to provide cover when it would violate any applicable sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America. You will not receive a return premium unless approved by OFAC. All funds will be placed in an interest bearing blocked account established on the books of a U.S. financial institution.
2. We will not pay a claim or provide any benefit to the extent that such cover, payment of such claim or provision of such benefit would violate any trade or economic sanctions, laws or regulations of the United States of America and we will not defend or provide any other benefits under your policy to individuals, entities or companies to the extent that it would violate any trade or economic sanctions, laws or regulations of the United States of America.

**YOUR RIGHTS AS A POLICYHOLDER**

If funds are blocked or frozen by us in conjunction with the OFFICE OF FOREIGN ASSETS CONTROL, you may complete an "APPLICATION FOR THE RELEASE OF BLOCKED FUNDS" and apply for a specific license to request their release. Forms are available for download at the OFAC website. See <https://www.treasury.gov/resource-center/sanctions/Pages/forms-index.aspx>

**Edition Date: 5/2016**

## NOTICE OF AVAILABILITY OF HIPAA NOTICE OF PRIVACY PRACTICES

THIS NOTICE IS PROVIDED TO YOU FOR INFORMATIONAL PURPOSES ONLY. YOU ARE NOT REQUIRED TO CALL OR TAKE ANY ACTION IN RESPONSE TO THIS NOTICE.

The Notice applies to the insurance products that provide payment for the cost of medical care as issued by the following companies (the “Company”):

American General Life Insurance Company<sup>1</sup>  
The United States Life Insurance Company in the City of New York  
National Union Fire Insurance Company of Pittsburgh, Pa.

In accordance with the HIPAA (Health Insurance Portability and Accountability Act of 1996) Privacy Rule, we are required to notify you of the availability of our HIPAA Notice of Privacy Practices.

If you would like to receive a paper copy of the HIPAA Notice of Privacy Practices, please contact us at:

<b><i>HIPAA Privacy Officer</i></b> 2919 Allen Parkway L3-20 Houston, TX 77019 <a href="mailto:hipaaquestions@aig.com">hipaaquestions@aig.com</a>	
<b>Phone Numbers:</b>	
American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (US Life)	1-800-888-2452
AIG’s Group Benefits	1-800-346-7692 please follow prompt for claims
Long Term Care	1-888-565-3769
National Union Fire Insurance Company of Pittsburgh, Pa.	1-866-244-4786

<sup>1</sup> This Company does not solicit business in New York.

# FACTS

## Why?

## What?

## How?

### WHAT DOES AMERICAN INTERNATIONAL GROUP, INC. (AIG) DO WITH YOUR PERSONAL INFORMATION?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Medical Information
- Income and Credit History
- Payment History and Employment Information

When you are *no longer* our customer, we continue to share your information as described in this notice.

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons AIG chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AIG share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, conduct research including data analytics, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

## Questions?

For AIG Insurance Companies: Call 866-244-4786; Fax: 212-458-7081 or E-Mail: [CIPrivacy@aig.com](mailto:CIPrivacy@aig.com)

For Pet insurance sold by AIG Insurance Companies: Call 866-937-7387 or E-Mail: [CIPrivacy@aig.com](mailto:CIPrivacy@aig.com)

For LiveTravel, Inc., Travel Guard Group, Inc. or AIG Travel Assist, Inc.: Call 866-244-4786 or E-Mail: [CIPrivacy@aig.com](mailto:CIPrivacy@aig.com)

## Who we are

**Who is providing this notice?** The insurance company subsidiaries of American International Group, Inc. (AIG) underwriting property-casualty, accident & health, life insurance and related services and certain marketing subsidiaries of AIG listed below.

## What we do

**How does AIG protect my personal information?** To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include administrative, technical, and physical safeguards. We restrict access to employees, representatives, agents, or selected third parties who have been trained to handle nonpublic personal information.

**How does AIG collect my personal information?** We collect your personal information from you, for example, when you

- apply for insurance or pay insurance premiums
- file an insurance claim or give us your income information
- provide employment information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?** Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes— information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

**Affiliates** Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include the member companies of American International Group, Inc., such as National Union Fire Insurance Company of Pittsburgh, Pa.*

**Nonaffiliates** Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *AIG does not share with nonaffiliates so they can market to you.*

**Joint marketing** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include companies with which we jointly offer insurance products, such as a bank.*

## Other important information

This notice is provided by American Home Assurance Company; AIG Assurance Company; AIG Property Casualty Company; AIG Specialty Insurance Company; Commerce and Industry Insurance Company; Granite State Insurance Company; Illinois National Insurance Co.; Lexington Insurance Company; AIU Insurance Company; National Union Fire Insurance Company of Pittsburgh, Pa.; National Union Fire Insurance Company of Vermont; New Hampshire Insurance Company; The Insurance Company of the State of Pennsylvania; (collectively the "AIG Insurance Companies"). This notice is also provided by certain marketing subsidiaries of AIG, including Morefar Marketing, Inc., LLC, Travel Guard Group, Inc., AIG Travel Assist, Inc. and LiveTravel, Inc. who market insurance or non-insurance products and services to consumers.

**For Vermont Residents only.** We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found using the contact information above for Questions.

**For California Residents only.** We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

**For Nevada Residents Only.** We are providing this notice pursuant to Nevada state law. You may elect to be placed on our internal Do Not Call list by contacting us as listed above. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: [aginfo@ag.nv.gov](mailto:aginfo@ag.nv.gov). You may contact the applicable customer service department using the contact information above or by writing to us at Privacy Officer, 1271 Ave of the Americas, FL 37, New York, NY 10020-1304.

You have the right to see and, if necessary, correct personal data. This requires a written request, both to see your personal data and to request correction. We do not have to change our records if we do not agree with your correction, but we will place your statement in our file. If you would like a more detailed description of our information practices and your rights, please write to us at: Privacy Officer, [CIPrivacy@aig.com](mailto:CIPrivacy@aig.com).

## **Travel Guard Group, Inc. Services**

Subject to the conditions described herein, Travel Guard Group, Inc.(herein called the "Company") makes the following services (herein called "Services") available for the policyholder or the participating organization, where indicated, and to those eligible insureds described in the policy (herein called "Eligible Persons").

### **I. EFFECTIVE DATE OF SERVICES**

Services shall be provided effective at 12:01 A.M. Standard Time at the policyholder's or participating organization's address as of the date the policy takes effect (herein the "Effective Date") and shall continue in force until the termination of the policy.

### **II. CONDITIONS OF AVAILABILITY OF SERVICES**

The Company will provide the Services within the countries where such Services are available and are lawful to be provided.

### **III. DESCRIPTION OF SERVICES**

#### **TRAVEL MEDICAL ASSISTANCE**

**Emergency medical evacuation transportation assistance** - If a customer suffers an injury or illness that requires medical treatment or hospitalization, we will coordinate and arrange emergency medical transportation to the nearest most appropriate medical facility. Once the customer is stabilized, our agents coordinate his/her return to a hospital near home.

**Physician/hospital/dental/vision referrals-** The customer will be provided with a list of physicians, dentists and optometrists in the area in which they are traveling.

**Repatriation of mortal remains** – We will arrange for the preparation and air transportation of a traveler's mortal remains to their country of domicile in the event of death while traveling.

**Return travel arrangements** – In the event of hospitalization, arrangements will be made for unattended minors traveling with the client to be flown home.

**Emergency prescription replacement** - If medications are lost or stolen, we will assist the customer in obtaining new prescriptions and also in shipping to the customer at their current location.

**Dispatch of doctor or specialist** – We will arrange for a medical consultation or doctor visit if the client is unable to visit a doctor.

**In-patient and out-patient medical case management-** If the customer is hospitalized, when traveling away from home, our medical advisors monitor the case from initial admission until discharge by maintaining close contact with the patient's attending physician, family doctor, and family. Our medical advisors also help determine if adequate care is available locally and if necessary, facilitate the evacuation of the customer to the nearest appropriate medical facility.

**Qualified liaison for relaying medical information to family members** – We will facilitate communications between the client and their family if the client is unable to do so.

**Arrangements of visitor to bedside of hospitalized insured** – Arrangements for relatives or visitors to travel to the client's bedside can be made through our 24-hour assistance center.

**Eyeglasses and corrective lens replacement assistance** - We will locate a service provider to replace eyeglasses or corrective lenses that may have been misplaced, stolen or damaged.

**Direct billing to medical providers** - We will coordinate with the medical provider to arrange direct billing, when available.

**Medical cost containment/expense recovery and overseas investigation** - We work directly with service providers to achieve significant discounts, audits medical expenses and will pursue an investigation if a resolution cannot be achieved between us and the service provider.

---

**Medical bill audits-** We assess all medical bills to ensure services provided are appropriate to the medical treatment needed and all that charges are reasonable and customary.

**Shipment of medical records-** We can provide assistance in shipping of needed medical records to the attending facility of the patient.

**Medical equipment rental/replacement-** Travel Assist will locate a facility or provider that would have medical equipment available to the traveler and coordinate between the two parties.

**EMERGENCY TRAVEL ASSISTANCE**

**Flight re-bookings –** We are available 24/7 to help customers rebook flights in the event of a flight cancellation, delay or schedule change.

**Hotel re-bookings-** We can assist in re-booking current reservations in the event of a flight cancellation, delay or schedule change.

**Rental vehicle booking-** We are available 24/7 to assist the customer in booking car rentals domestically and internationally.

**Emergency return travel arrangements-** In the event of an emergency we are available to assist 24/7 with making hotel, flight and car rental arrangements to assist the customer in returning home.

**Roadside Assistance -** We can assist in dispatching a tow truck or other appropriate roadside event (lock-out, gas, batter, etc) to the customer's location in the event of a roadside emergency.

**Rental Vehicle Return –** If a customer is traveling and has to abandon a rental due to an emergency, we will arrange for the vehicle's return to a location designated by the rental company.

**Guaranteed hotel check-in-** In the event of a travel delay, we can assist in calling the customer's hotel to guarantee a late arrival check-in. We will also guarantee a hotel in the event the customer has had their credit card stolen/lost.

**Worldwide Travel Assistance**

**Lost baggage search; stolen luggage replacement assistance –** We can assist with the return of lost luggage by coordinating efforts with the commercial carrier. In the event that an item is lost while traveling, we will assist the customer in the search for the lost item. We will coordinate getting the luggage to their current destination or home.

**Lost passport/travel documents assistance -** Travel Assist will assist in the replacement of lost or stolen travel documents, passports or visas.

**ATM locator-**We can locate the specific ATM locations worldwide that accept the caller's credit card or other card requirements.

**Emergency cash transfer assistance -** We will help members obtain cash advances in local or US currency for medical emergencies or other travel needs.

**Travel information including visa/passport requirements –** We can provide the customer with information such as passport/visa requirements and assist in expediting the procurement of these documents.

**Emergency telephone interpretation assistance -** We provide emergency telephone translation services in all major languages and offers referrals to interpreter services.

**Urgent message relay to family, friends or business associates –** We will assist with contacting family or friends in the event of an emergency situation while the customer is traveling

**Up-to-the-minute travel delay reports-** We can assist in providing the most up-to-date travel delay reports and information.

---

**Long-distance calling cards for worldwide telephoning-** We can provide information and assistance on purchasing long-distance calling cards for worldwide telephoning.

**Inoculation information-** We will provide the caller with inoculation recommendations that may be needed prior to traveling to their destination.

**Embassy or Consulate Referral** - Embassies and consulates are excellent sources for information and assistance to customers while traveling. We will provide the customer the address and phone number of the local embassy or consulate.

**Currency conversion or purchase-** We can provide foreign exchange rates throughout the world and assist with the purchase of foreign currency.

**Up-to-the-minute information on local medical advisories, epidemics, required immunizations and available preventive measures-** We will provide the most up-to-date information regarding medical advisories, epidemics, immunizations and preventative measures in the desired location.

**Up-to-the-minute travel supplier strike information-** We will provide the latest information available regarding travel supplier strikes and how it may affect the traveler.

**Legal referrals/bail bond assistance** - We will provide the customer with convenient legal referrals in their general area.

**Worldwide public holiday information-** We will provide customer with local worldwide public holiday information for the desired location.

### **CONCIERGE SERVICES**

**Restaurant referrals and reservations** - Worldwide dining referrals and reservations made on behalf of the customer, based on availability.

**Event Ticketing** - Assistance with obtaining tickets to sporting, theater, concert and other events, based on availability.

**Ground transportation coordination** – Coordination of car or limo arrangements including transportation to and from the airport, hotel, meetings and more.

**Golf tee time reservations and referrals** - Assistance with scheduling tee times and making course recommendations, based on availability.

**Wireless device assistance-** Assistance with cell phones, personal digital assistants (PDAs) and other wireless devices, such as locating carrier stores, technicians, repair shops, replacement services when device is lost, stolen, or inoperable

**Latest worldwide weather and ski reports-** 24/7 update on destination weather as well as ski conditions throughout the world  
**Floral Services** - Coordination of flower delivery for birthdays, anniversaries, holidays and other special occasions.

**Private air charter assistance-** Coordination with Private air charters to gain access, availability and booking.

**Cruise charter assistance-** Assistance with establishing availability and booking of cruise charters.

**Latest sports scores-** 24/7 updates on sports scores.

**Find, wrap, and deliver one-of-a-kind gifts-** Assistance in finding unique gifts for friends and family, including gift wrapping and delivery

**Movie and theater information-** Assistance with obtaining information about movie or theater events playing within a specific area. Travel Assist also obtains the tickets to theater or movie events, based on availability.

**Latest stock quotes-** Up-to-the-minute stock quotes



---

**Special occasion reminders and gift ideas-** Never miss a birthday, anniversary or special day while traveling. All special occasions are kept within Travel Guard Client Services database and a reminder is sent 48 hours prior to the day. Coordination of finding unique gifts for friends and family, including gift wrapping and delivery are included.

**Lottery results-** Up-to-the-minute lottery results

**Local activity recommendations-** Worldwide local activity referrals and reservations made on behalf of customer, based on availability.

#### **PERSONAL SECURITY**

**Security Evacuation** – If an Insured Person while traveling outside their Home Country requires a Security Evacuation, the Company will coordinate the transportation of the Insured Person to the Nearest Place of Safety.

**Immediate 24 hour support services** - employees and their families can receive support and information 24/7/365 during an incident involving personal security and/or safety; in-language support available. Services available on-line, via phone or e-mail.

**Security and safety advisories,** - receive up-to-the-minute information on current situations and threats from security specialists

**Urgent Message Alerts and Relays-** after providing travel itinerary details or locations of special interest, receive alerts on evolving situations in those areas that would impact travel to them

**Confidential Storage of Personal Profile** - provide a secure database of relevant customer data (medical data, credit card information and others) and transmit this information to requested contacts.

#### **IV. LIMITATION**

The Company reserves the right to suspend, curtail, or limit any or all of the Services at any time in the event of war, riot, insurrection, opposition by legal and administrative authorities of the country in which the Eligible Person becomes ill or is injured, or acts of God. The Company will, however, provide services to the best of its ability during such occurrence.

The Company reserves the right to suspend, curtail, or limit any or all of the Services at any time with written notice to the policyholder or the participating organization if the Company determines that to provide or continue to provide the Services would put the Company in violation of any applicable laws, regulations or ordinances.

#### **V. DISCLAIMER**

In all cases, the medical professional or any attorney suggested by the Company shall act in a medical or legal capacity on behalf of the Eligible Person only. The Company assumes no responsibility for any medical advice or legal counsel given by the medical profession or attorney. The Eligible Person shall not have any recourse to Company by reason of its suggestion of a medical professional or attorney or due to any legal or other determination resulting therefrom.

#### **VI. SUBROGATION**

The Company shall be subrogated, up to the value of the Services it has provided, to the rights and causes of action of the Eligible Person against any party responsible for acts giving rise to injury or sickness for which the Company renders assistance or for any other matter for which the Company incurs costs in providing Services under this Agreement.

## **Travel Guard Group, Inc. ID Theft Service Description**

Subject to the conditions described herein, Travel Guard Group, Inc. (herein called the "Company") makes the following services ID Theft Services (herein called "Services") available for the policyholder or the participating organization, where indicated, and to those eligible insureds described in the policy (herein called "Eligible Persons"). Not all Services described herein are provided to all Eligible Persons.

### **I. EFFECTIVE DATE OF SERVICES**

Services shall be provided effective at 12:01 A.M. Standard Time at the policyholder's or participating organization's address as of the date the policy takes effect (herein the "Effective Date") and shall continue in force until the termination of the policy.

### **II. CONDITIONS OF AVAILABILITY OF SERVICES**

The Company will provide the Services within the United States, *except for New York*.

### **III. DEFINITIONS**

**Account Takeover** – "Account Takeover" means the takeover by a third party of one or more existing deposit accounts, credit card accounts, debit card accounts, ATM cards, utility or telecommunication accounts or lines of credit in the name of an eligible person. An Eligible Person will receive service due to an Account Takeover that occurs while the policy is in effect.

**Identity Theft** – "Identity Theft" means the creation of one or more new financial service accounts, or new identities in public records (such as a driver's license) or elsewhere, by a third party in the name of and without the knowledge of the victim, to commit fraud or other crimes and/or to disguise the third party's true identity. An Eligible Person will receive Service due to an Identity Theft that occurs while the policy is in effect.

**Identity Theft Customer Service Center** – Identity Theft Customer Service Center means that live, trained identity theft service representatives will answer Eligible Persons' calls on a 24 X 7 basis. Service representatives will provide assistance to the Eligible Person in restoring his/her identity by educating the Eligible Person on the process required, providing pertinent contact information for the credit reporting agencies, Federal Trade Commission and other organizations as indicated. Service representatives will collect all required data to document the service call and provide follow up.

**Identity Theft Recovery Kit**- Identity Theft Recovery Kit means a booklet that explains in detail the process of identity theft recovery, and also includes form letters that can be sent to credit bureaus, financial institutions and government agencies to assist an Eligible Person in combating identity theft.

### **III. DESCRIPTION OF SERVICES**

The following Services will be provided to Eligible Person(s):

- Use of the Identity Theft Customer Service Center,
- A copy of the Identity Theft Recovery Kit if requested, and
- Restoration Services.

As used herein, "Restoration Services" consists of one or more of the following services to be performed for an Eligible Person in the event of an Identity Theft or Account Takeover that first occurs while the policy is in effect:

1. Provide Eligible Person with a package of information which includes a description of the resolution process, educational articles, and guidance for avoiding future complications.
2. Notify the three major credit bureaus, and the Eligible Person's affected creditors, financial institutions, and utility providers of the identity fraud.
3. Provide assistance with filing a police report.
4. When appropriate, provide assistance with requesting that a fraud alert be placed on the Eligible Person's credit files and affected credit accounts.
5. When necessary, notify merchants that a fraudulent transaction occurred.
6. When appropriate, collect information regarding misuse of the Eligible Person's accounts.

7. Create and maintain a case file to document the identity fraud.
8. Review the Eligible Person's credit files with the Eligible Person to determine the accuracy of the file and potential areas of fraud.
9. When appropriate, provide assistance with obtaining and reviewing the Eligible Person's Social Security Personal Earnings and Benefits Statement.
10. Provide information to the Federal Trade Commission and to other government agencies as appropriate.
11. Research and investigate potential damage to Eligible Person's identity.
12. Other assistance as the Company might reasonably be able to offer Eligible Persons on a case by case basis as determined by the provider of the Services in its sole discretion.

#### **IV. LIMITATION**

The Company reserves the right to suspend, curtail, or limit any or all of the Services at any time in the event of war, riot, insurrection, opposition by legal and administrative authorities of the country in which the Identity Theft or Account Takeover occurs or acts of God. The Company will, however, provide services to the best of its ability during such occurrence.

The Company reserves the right to suspend, curtail, or limit any or all of the Services at any time with written notice to the policyholder or the participating organization if the Company determines that to provide or continue to provide the Services would put the Company in violation of any applicable laws, regulations or ordinances.

#### **V. DISCLAIMER**

The Company assumes no responsibility for any advice or counsel given by the service representatives or other persons contracted for the described Services. The Eligible Person shall not have any recourse to Company by reason of its suggestion of such service representatives or other persons or due to any legal or other determination resulting therefrom.

#### **VI. SUBROGATION**

The Company shall be subrogated, up to the value of the Services it has provided, to the rights and causes of action of the Eligible Person against any party responsible for Identity Theft or Account Takeover or any acts or omissions related thereto for which the Company renders assistance or for any other matter for which the Company incurs costs in providing Services under this Agreement.