

IDENTITY THEFT RECOVERY COVERAGE DECLARATION

Member	“Member” means any employee of the district who is not a temporary employee and any member of the district’s Board of Directors. A “temporary employee” is a person who works full or part-time for the district, but who has been engaged only for a defined period of time or a specific assignment. Member district must participate in the Crime coverage through the Colorado Special Districts Property and Liability Pool as a precedent to this coverage.
Insurance Carrier	The Hartford Steam Boiler Inspection & Insurance Company
Limits	\$35,000 Annual Aggregate per Member
Term	January 1, 2026 to January 1, 2027
Coverage Trigger	Coverage provided on a discovery basis with a 60-day reporting requirement
Coverage	Reimbursement coverage for expenses arising from a defined “Identity Theft” event, including: Legal costs to defend a civil suit or remove a civil judgement arising from identity theft; phone; postage; shipping fees; notary and filing fees; credit bureau reports; lost wages; child / elder care and mental health counseling. This coverage does not reimburse the Member for monies stolen or fraudulently charged to the Member, or civil judgements against the Member. These monies are usually recoverable directly from the financial institution.
Sub-Limits	Do not reduce the available limit
\$5,000	Lost Wages & Child/Elder Care
\$1,000	Mental Health Counseling
\$1,000	Out-of-Pocket expenses: legal fees for answer of civil judgements and defense of criminal charges, phone, postage, shipping fees, notary & filing fees and credit bureau reports
Help Line	For recovery assistance and counseling, please call 1-800-945-4617

This certificate is made and is mutually accepted by the Pool and the Named Member subject to all terms which are made a part of the Hartford Steam Boiler Identity Recovery Coverage Ref. No. 2024-009.

This certificate represents only a brief summary of coverages. Please refer to the Master Policy Document for actual coverage, terms, conditions, and exclusions.