



.....
Everyday Living
.....



Everyday savings start here

YAFI-everydayliving.com

Your Everyday Living program includes many benefits designed to give you peace of mind while saving you time and money.

Entertainment

Personal Assistant 4

ID Protection

Online ID Protection..... 6

ID Protection Plus 8

Pet Care

Pet Assure..... 30

Shopping

Cash Rebates Mall 38

Free Online Coupons 34

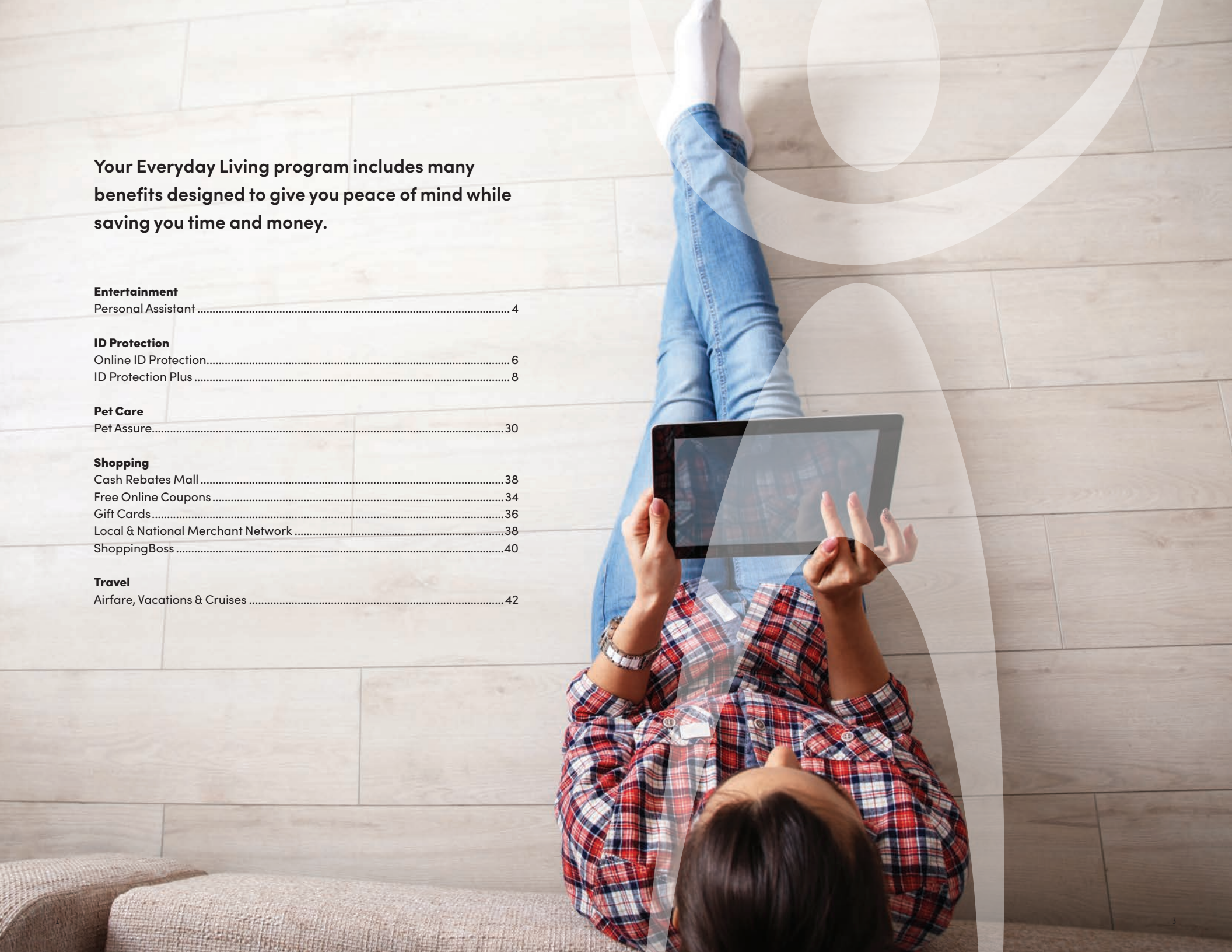
Gift Cards 36

Local & National Merchant Network 38

ShoppingBoss 40

Travel

Airfare, Vacations & Cruises 42



Personal Assistant



This exciting benefit is available exclusively for Everyday Living customers. You now have 24/7 live access to an extremely friendly team of professional personal assistants who are always ready to help you with Anything, Anytime, Anywhere®.

All at the push of a button!

Travel

- Flight Status & Gate Info
- Translation Services
- Currency Exchange Info
- Consulate & Passport Info
- Emergency Services
- Transportation Arrangements

Entertainment

- Movie Times & Reviews
- Wine Pairing & Cocktail Mixology
- Event Tickets
- Sport Scores & Statistics
- Tee Times & Bookings
- Special Event Planning

City Guide

- Directory Assistance
- Dining Suggestions & Reservations
- Driving Directions
- Traffic Conditions
- Local Hot Spots
- Site-Seeing Information

Daily Living

- Wake-Up Calls
- General Trivia & Research
- Recipes & Nutritional Info
- Weather Forecasts
- Product Reviews
- Online Shopping

So you think your smartphone can take care of everything you need? Although smartphones are very handy, it's difficult and extremely dangerous to do real research while driving. Sure your smartphone can get you information, but it can't really DO anything such as calling companies on your behalf or making arrangements for you. The next time you find yourself making calls on your own trying to find an item or make arrangements, just hang up and call Everyday Living Personal Assistance.

Anything, Anytime, Anywhere®!

HOW IT WORKS BOOK

Simply log on to Everyday Living and click on Personal Assistant.

Follow the link to complete your profile and make a request

Simple ... Easy ... Convenient

*By submitting requests to Everyday Living Personal Assistance, the user agrees to the Terms and Conditions.

Online ID Protection

Guard Street Secure Web Activity

Secure Web Tool for Online Shopping, Banking and Internet Navigation Protection

The Secure Web Tool that allows you to protect your data like your credit card number, account numbers passwords and more as you are online at home or away anywhere in the world.

- **Use Public Wi-Fi Hotspots Securely** – Though convenient, public Wi-Fi networks are often unsecured, creating a breeding ground for eavesdroppers and criminals. Whether you post to Facebook or shop online, Guard Street's Secure Web Tool allows you to safely connect on Wi-Fi hotspots.
- **Avoid Data Theft Protection** – Your online activities reveal intimate details about yourself including: banking and credit card information, medical history, passwords, and private communication. Guard Street's encrypted private network helps to prevent data and identity theft before it happens.
- **Surf Sites Discreetly and Anonymously** – Criminals, website profilers, employers, and even your ISP can easily track your device's unique IP address and monitor your online activity. Guard Street masks your true IP address, ensuring all of your Internet activities remain private and confidential.
- Compatible with multiple platforms, including Mac (Lion, Mountain Lion, and Mavericks), Windows (XP, Vista, 7, 8), and Linux. Additionally you can configure your mobile Android, iPhone, iPad, and iPod touch (iOS 5.0 or greater) devices to utilize the service!

HOW IT WORKS

Simply sign in to YAFI-everydayliving.com and click on Guard Street Protection in the main navigation or quick links section.

ID Protection Plus

It won't happen to me...

That's what most people think, but your everyday transactions reveal key personal information that can be used without your knowledge to commit a crime. Protecting yourself from identity theft is crucial and Everyday Living is your answer to staying one step ahead of the criminals.

Thank you for joining Everyday Living. Our goal is to become your trusted partner, helping to protect you from the devastating impact of identity theft. We hope you enjoy the many benefits it provides for years to come. If you have any questions about our program, don't hesitate to call the toll-free number included in your membership materials.

Rest assured with Everyday Living's 360 degree ID protection.

We protect, monitor, warn, restore, and cover you from the dangers of ID theft. Our commitment to you is to be secure, effective, and responsive.

ID Theft Education

Every three seconds, someone's identity is stolen.

— Javelin Strategy & Research

What is Identity Theft?

You see the headlines almost every day. Unsuspecting consumers are being targeted for and victimized by identity theft from every conceivable angle—financial institutions, retailers, mail boxes, post offices, the Internet, email, relatives, co-workers—and the list keeps growing. You never know when it's going to be your turn. Everyday Living is designed to minimize your exposure and stop the potential misuse of your Identity information.

A crime more than credit card fraud

When most people think of identity theft, they think about a thief using their credit cards. Although a serious crime, this form of identity theft does not require the long, time-consuming process of the two most serious forms of ID theft known as Identity Assumption and Synthetic Identity Theft.

The crime of "Identity Assumption" occurs when the thief uses your social security number and your name to commit fraud. The crime of "Synthetic Identity Theft" occurs when the thief uses your social security number and an alias rather than your name to commit fraud. In both cases, the thief either steals or buys a social security number and establishes an address and phone number that you are not aware of. The thief then directs all communication of the fraudulent activity to the address and phone number that the thief controls keeping you unaware of the activity for months or even years.

The longer the thief can prevent you from learning of the fraudulent activity, the more the thief benefits and the more you are harmed.

Who is at Risk?

Identity theft can happen to anyone, a child under the age of 5, an adult, even the dead. Of course the deceased do not have to deal with the problems, their loved ones do! The longer the thief can prevent you, the victim, from learning of the fraudulent activity, the more the thief benefits. Meanwhile, harm to the victims continues to grow.

The consequences for you and your family can be serious and you can spend years and thousands of dollars getting your identity back. You may not even know your identity has been stolen until it's too late. You can be denied employment or turned down for a loan.

Types of Fraud

Approximately 15 million United States residents have their identities used fraudulently each year with financial losses totaling upwards of \$50 billion.*

That means approximately 7% of all adults have their identities misused with each instance resulting in approximately \$3,500 in losses.

*Sourced from identitytheft.info

Financial Fraud

Monitoring non-credit card fraud is important. One particular case involved a soldier having his military ID stolen. Thieves used 20 different addresses in 6 states and opened 65 separate accounts. He incurred \$265,000 dollars in damage in four months.

Medical Fraud

Stealing your medical identity is one of the fastest growing forms of identity theft. In America, 47 million people don't have adequate medical coverage, which provides a strong incentive for thieves to steal identities.

According to the FTC, between 300,000 to 500,000 people have their medical identity stolen annually.

Having your identity stolen can max out your health insurance lifetime maximum coverage without you even knowing about it.

When your medical records get altered due to merging with an identity thief's information, it is almost impossible to separate records. Doctors can end up making false diagnoses with faulty data. You could receive the wrong drugs, the incorrect blood type or a diagnosis of mental illness, thus creating life-threatening medical errors.

IRS Fraud / Employment Fraud

There have been instances of identity thieves using or selling social security numbers to defraud the IRS. Victims end up owing thousands of dollars in back taxes to the IRS for an income tax return that wasn't their own.

Thieves gain employment using someone else's social security number. In one case, the victim had her identity used by her former boss who applied for additional credit cards using the employee's social security number. The employee was not aware she was a victim until much later.

False Arrest

Having your identity stolen could land you in jail until you can prove that YOU are not the guilty party. The burden is on YOU to prove that you didn't commit a crime.

Child Identity Fraud

We protect our children from physical harm, but now protecting their identity is just as important. It is not uncommon for a child to be victimized at birth from records stolen from the hospital. There is no cost to the thief to "inventory" this personal data, so they can wait months or years before they decide to sell the information or commit the fraud. The child can become an adult before finding out their identity has been stolen.

Protect Your Identity with These Benefits

Identity theft is becoming a crime of epidemic proportions. The 2017 Identity Fraud Study, released by Javelin Strategy & Research, found that \$16 billion was stolen from 15.4 million U.S. consumers in 2016, compared with \$15.3 billion and 13.1 million victims a year earlier. With Everyday Living protecting your identity just got easier!

ID Theft Risk Score

Identity risk scores are a proactive scoring solution to help you identify your current level of risk. Your risk score is generated by applying proprietary analytics to hundreds of billions of records to create a risk score between 0 and 999. The higher the score, the higher your risk for identity theft. Your risk score is not a credit score or a credit rating.

The risk score indicates your level of risk at the time the score is generated. It can change at any time depending by detecting new suspicious activity that could indicate the beginning steps of identity theft.

After stealing social security numbers, thieves may wait years before attempting to steal someone's identity. That's why continuous monitoring with Everyday Living is important in protecting your identity.

Once you have identified your risk, you have taken the first step to managing it.

HOW IT WORKS

Simply visit Everyday Living's website to access the "Personal Information Center" to update your information and to see your score.

Child Protect

Did you know that it's not uncommon for children to become identity theft victims from records that were stolen from the hospital when the child was born? Ensure your child's identity hasn't been stolen with Child Protect, an advanced monitoring system that provides enhanced detection of fraudulent use of your child's Social Security number.

› HOW IT WORKS

Simply visit Everyday Living's website to access the "Personal Information Center" and click on "Child Protect" to see if your child's social security number is at risk before it's too late.

Stop Credit Card Offers

Unsolicited credit card offers are an identity theft risk as thieves can take the materials out of your mailbox and open credit cards in your name without your knowledge.

You can request to opt-out of receiving "firm offers" for five years or permanently.

› HOW IT WORKS

Simply visit Everyday Living's website to access the "Personal Information Center" and go to the "My Plan" page. From there you can follow the link to be removed from pre-approved credit card lists.

Lost Wallet Recovery

Losing your purse or wallet can be an upsetting experience, but our lost wallet service can help make the situation less stressful. Our Fraud Resolution Specialists can assist you by requesting an online credit report to ensure no one has fraudulently used your credit cards, canceling affected credit cards and bank accounts, having new cards issued to you, and even placing a fraud alert with the credit reporting agencies; all through the use of multi-party phone calls.

› HOW IT WORKS

If your purse or wallet has been lost or stolen, call the toll-free number listed in your membership materials immediately to limit possible damage.





Free Credit Reports Reminder Service

Credit reports are great tools if used properly. Direct-to-consumer credit reports are available to the general public so consumers can see what lenders, landlords, and insurance companies look at prior to making a credit decision. This gives you the opportunity to identify any false information before applying for credit. Additionally, if you become a victim of identity theft, you may want to check your credit reports for any fraudulent activity.

The federal government, in cooperation with the three credit bureaus, put a program in place for every consumer to receive one free credit report per year from each of the three bureaus.

Many consumers choose to stagger receiving their reports from each bureau by choosing 1 report from one bureau, then in another 4 months, choose a report from a 2nd bureau and so

forth. They receive a report from one of the credit bureaus every 4 months, equaling a full year of reports.

› HOW IT WORKS

To opt in to this reminder service simply visit Everyday Living's website to access the "Personal Information Center" and go to the "My Profile" page to request your reminder.

Newsletter

Awareness is the first line of defense against identity theft. For that reason, we provide an e-publication designed to educate you and increase your understanding of identity protection issues. The newsletter enables you to be proactive in protecting your personal information.

› HOW IT WORKS

Simply visit Everyday Living's website to access the "Personal Information Center" and select Quarterly Newsletter.

Topics regularly covered include:

- Timely alerts to potential scams, frauds, or threats.
- Information regarding new or currently available protection options.
- Precautionary tips and advice from security professionals and identity theft specialists.

Family Plan Registration

Keep your family secure with Everyday Living. As a member, Everyday Living provides you and your eligible family members (your spouse and all your dependents up to and including age 25 that live at your address or that are students living away at college) with state-of-the-art identity protection. We will help you assess your risk and monitor your information, as well as all eligible family members' data associated with your profile. Family members must be added to your Personal Information Center profile to activate their coverage. Each family member receives their own individual Identity Risk Score. Some data may apply to all family members and could affect all family members' Identity Risk Scores. Should identity theft happen to you or a family member, we will work with you to help reclaim you or your eligible family member's identity at no additional charge.

Our identity protection solutions include:

- Identity risk assessment score
- Proactive identity monitoring
- 24/7 customer service
- Identity theft restoration specialists
- Account Activity Alerts and Internet Privacy Monitoring
- Certified credit and financial counselors
- Personal Information Center
- Access to legal consultation
- Identity theft insurance coverage
- Social security statement access
- Free credit report reminder service
- And more

HOW IT WORKS

Simply visit Everyday Living's website to access the "Personal Information Center" and go to the "Family Plan" page to add your family members.

*Access to the family protection solution is available for Identity Ease Secure members who have purchased this option. If you elected to join the family plan you can register your spouse, domestic partner, and your children up to and including age 25 who live with you or are attending school.

Monitor Your Risk of Identity Theft

Since it doesn't cost a thief anything to store your stolen information, sometimes they wait years before they begin to steal your identity. You need to protect your identity like you insure your home and car. Once the thief has decided to use an individual's information, the victims typically don't know they've been victimized until an average of nine months after the thief actually started using their identity. With Everyday Living monitoring, you can know before it is too late!

Alerts & All-clear Messages

Everyday Living has people with a real world understanding of what identity theft is and how to minimize its impact on members. Only 1 in 10 identity theft victims were aware that their personal information had been stolen before discovering that they were ID theft victims. By monitoring thousands of databases and millions of records, Everyday Living is typically able to catch a potential fraudulent activity in its beginning stages.

Databases monitored include:

- Credit bureau information
- Financial institutions
- Cell phone records
- White and yellow pages
- Thousands of others

We use common information including your name, address, and phone number to create a data profile that compares your information with our databases. The Everyday Living system uses proprietary algorithms to look for any unusual or suspicious activity that is different from your profile and could indicate compromises to your identity.

Alerts by Phone

If we find any suspicious activity, we will personally call you using your primary alert phone number.

"All Clear" Email Messages

If we don't find any suspicious activity, we will send you an "all clear" email notifying you that we have not discovered any suspicious activity in the past 30 days.

HOW IT WORKS

Simply visit Everyday Living's website to access the "Personal Information Center" and click on "My Profile" to update your phone and email address.

Optional Account Activity Alerts

In addition to Identity Monitoring and Identity Risk Scores, we can provide you with additional proactive identity theft protection through Account Activity Alerts at no additional cost. These alerts are for transactions that typically take place outside of a credit report and expose you to financial risk. This service is provided to you at no additional cost but you must register for the service using the easy steps listed in the “How It Works” section.

By monitoring participating banks, online retailers, telecom providers, health insurers and more, we look for suspicious activity that could indicate the beginning steps of identity theft. Account Activity Alerts provide unparalleled visibility into your risk of identity misuse, highlighting actions that may indicate someone is establishing a false identity using your information.

When We Notify You

Whether a fraudster succeeds or not, we'll let you know when a bank password reset request is made, a new credit card is activated, or access to your health insurance portal is attempted. Our alerts also detect wire transfers through bank or investment accounts, MoneyGram transfers, cell phone insurance use, and address change attempts, whether online or through a financial institution's call center.

Real Time Alerts

When we detect these transactions, you receive an email notification with a phone number included for you to call. If we don't hear from you, we will contact you directly to alert you.

Our customer service representatives are available to discuss the alert with you and guide you through the appropriate steps to take if necessary.

HOW IT WORKS

Simply visit Everyday Living's website to access the “Personal Information Center” and go to the “My Plan” page. From there you can follow the link to “Account Activity Alerts” and click on “My Profile” in the update my profile section.

Internet Privacy Scanning

We scan the internet to find your exposed personal information, including phone numbers, birth dates, physical addresses, email addresses, and more. Then we help you remove that data from the websites that posted it online.

Information we monitor

We scan internet directories looking for your address, email address, and phone numbers listed in your account. Examples of the internet directories we scan are:

- Internet directories for existence of monitored information.
- Monitoring for use of known alternate names.
- Monitoring of known criminal websites for illegal trading of personal information.
- National databases for new address information.
- Surveillance of unregulated global networks.

Removal of Data and Opting Out

We help you remove data from websites that post it online. And, once requested, we automatically process opt-outs on your behalf. This stops the people-search sites from selling your personal information to individuals who might have ulterior motives.

Updating Your Profile

You have the option of adding an additional postal address, two additional email addresses, and two additional phone numbers. To update your current information or list additional addresses and phone numbers you simply:

- Sign into your Personal Information Center.
- Click on “My Plan.”
- Click on “Internet Privacy Scanning.”
- Click on “My Profile” located in the Updating your profile section.
- Fill in the blanks for the additional information you would like us to begin monitoring.

You can review your history of your internet privacy scans, other alerts, and email notifications within the My History page in the Personal Information Center.

Restore Your Identity

According to the Federal Trade Commission (FTC), identity theft recovery takes an average of 18 months and 200 hours of work. For those with limited time for phone calls, written correspondence, emails, police reports, follow-up replies, and investigative work, those 200 hours can stretch out over years. With Everyday Living restoration is easier for our members!

Victim Assistance

Should you become a victim of identity theft, our recovery specialists will help bring your identity back to a pre-theft status. By assuming and reorganizing the recovery process on your behalf, Everyday Living can save you time, money, and the hassle associated with clearing and restoring your identity. Trained identity theft specialists will work with you 24/7 to help repair your good name. We will take all the appropriate steps in order to correct your identity theft problems, which typically require the assistance and expense of an attorney.

Some of the tools we use are:

- Credit report reviews
- Fraud alert/Security freezes
- Restoration and recovery
- Free ID Theft Emergency Response Kit™
- Full administration of the case

Unlimited Service Guarantee

The restoration service will do whatever it takes to restore your name to pre identity theft status. The service will take an 'unlimited' amount of time, and spend whatever it takes in restoring your identity and good name to a pre-theft status.

Discovery Based

This service uses a "Discovery Basis" approach, which covers you for a pre-existing identity theft if the theft had not been discovered prior to your enrollment with Everyday Living.

Free Financial & Legal Consultations

Members receive up to a 60-minute telephone consultation with a certified credit and financial counselor. Counselors are in-house financial professionals who can assist with credit counseling, restoration strategies, credit report analysis, and tax planning, all of which may have been seriously impacted by identity theft.

Plus, members are entitled to a free initial 60-minute consultation with an attorney on each new issue, involving theft of their identity. After the initial consultation, the participating attorney may be retained at a preferred rate reduction of 25% off the attorney's standard hourly or fixed fee rates.

Recovery Kit

You may also choose to manage the restoration process yourself. If this option is selected, an ID Theft Emergency Recovery Kit is sent to you with pre-written correspondence to help you deal with creditors and credit bureaus. This step-by-step manual details the resolution process and provides you with guidance for avoiding future complications.

Cover Yourself from the Expense of Identity Theft

According to the Federal Trade Commission (FTC), identity theft recovery takes an average of 18 months and 200 hours of work. For those with limited time for phone calls, written correspondence, emails, police reports, follow-up replies, and investigative work, those 200 hours can stretch out over years. With Everyday Living restoration is easier for our members!

Identity Theft Insurance

To help curtail the devastating financial impact identity theft can cause, Everyday Living includes coverage designed to reimburse you for the expenses incurred to reclaim your identity with a Personal Internet and Identity Coverage Policy covers up to \$1 Million with \$0 deductible*. The policy has a "Discovery based" approach and covers you for "pre-existing" identity theft event's if you had not discovered the theft prior to enrollment.

The expense reimbursement coverage protects against the financial hardships associated with identity theft such as falsely incurred debt, lost wages, legal fees, and correspondence with creditors. This coverage can include provisions for the following:

- Legal defense fees and expenses
- Costs for re-filing loan applications
- Costs for notarizing documents
- Long distance calls reimbursement
- Postage reimbursement
- Lost wages
- Defense costs for civil suits

In addition the policy also provides coverage for Unauthorized Electronic Fund Transfer. The policy has an "Occurrence Based" approach and covers you provided that the Unauthorized Fund Transfer first occurs while you are a member of the Master Policyholder's Membership Program and is reported to us within ninety (90) days after your discovery of an Unauthorized Fund Transfer. You will not be covered if the Unauthorized Fund Transfer first occurs after expiration or termination of the Master Policy or termination of your membership in the Master Policyholder's Membership Program.

*Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

Note: to receive a copy of the actual policy, please call the toll-free number listed in your membership materials.

AIG Means Strength and Service

Insurance Coverage Provided by AIG. The Identity Theft and Fraud Division of AIG, Inc. has developed a unique insurance policy. This Personal Identity Coverage Policy (PIIC) provides you with expert assistance through unparalleled customer service, income protection, and expense reimbursement.

Dedicated support professionals that understand that identity theft is a traumatic, criminal event are available 24/7 to assist you until your crisis is completely resolved. In addition, an ID Theft Recovery Kit, complete with form letters to send to creditors and bureaus, is provided to you.

Coverage is provided for lost wages as a result of time off work related to a stolen identity event for up to \$1500 a week for five weeks. This benefit also covers expense reimbursement, which includes any expenses related to the recovery of your identity, including defense costs for certain civil suits, re-filing for loans, notarizing documents, and reimbursement of fees.

AIG is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise, and excellent financial strength, AIG enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Summary Description of Benefits for the Personal Internet & Identity

Coverage Master Policy

This Summary is provided to inform you that as a member of Everyday Living, 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: Everyday Living, (the "Master Policy Holder"), Policy Number: 7078049 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: \$1 Million per policy period

Lost Wages: \$1,500 per week, for 5 weeks maximum

Travel Expenses\$ 2,000: \$2,000 per policy period

Elder Care and Child Care: \$1,000 per policy period

Initial Legal Consultation: \$1,000 per policy period

Certified Public Accountant Costs: \$1,000 per policy period

Deductible:\$ 00\$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 1-866-IDHelp2 (1-866-434-3572).

This is a group master policy issued to Everyday Living. 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.

- 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 but not for sick days or any cost arising from time taken from self-employment. 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. 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
- ii. Removing any civil judgment wrongfully entered against you as a result of the stolen identity event.

- d. Unauthorized Electronic Fund Transfer Reimbursement The principal amount, exclusive of interest and fees, incurred by you and caused by an Unauthorized Electronic Fund Transfer. Stolen Funds Loss shall not include any amount for which you did not seek reimbursement from the financial institution which issued the access device and holds the account from which funds were stolen, and stolen funds loss shall not include any amount for which you received reimbursement from any source.

A stolen identity event is the fraudulent use of your personal identification, social security number, or other method of identifying you, this includes the fraudulent use of the personal identity of the insured to establish credit accounts, secure loans, enter into contracts or commit crimes. 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.

Unauthorized Electronic Fund Transfer means an Electronic Fund Transfer from your account initiated by a person other than you without the actual authority to initiate the transfer and from which you receive no benefit. An Unauthorized Electronic Fund Transfer does not include an Electronic Fund Transfer initiated: (1) by a person who was furnished the access device to your account by you, unless you had notified the financial institution that transfers by such person were no longer authorized; (2) with fraudulent intent by you or any person acting in concert with you; or (3) by the financial institution or its employee.

Coverage Scope

Stolen Identity Event

A stolen identity event is the fraudulent use or your personal identification, social security number, or other method of identifying you, this includes the fraudulent use of the personal identity of the insured to establish credit accounts, secure loans, enter into contracts or commit crimes. 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.

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, in no event later than 90 days after the stolen identity event is discovered by you and you follow the instructions given to you in a claims kits 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 is reported to us within 90 days of discovery. 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.

Unauthorized Electronic Fund Transfer

The Master Policy provides benefits to you only if you report an Unauthorized Electronic Fund Transfer to us at the contact number stated above as soon as you become aware of a Unauthorized Electronic Fund Transfer, but in no event later than 90 days after the Unauthorized Electronic Fund Transfer is discovered by you.

You will only be covered if an Unauthorized Fund Transfer: (1) first occurs while you are a member of the Master Policyholder's Membership Program, and (2) is reported to us within ninety (90) days after your discovery of the Unauthorized Fund Transfer. You will not be covered if the Unauthorized Fund Transfer first occurs after expiration or termination of the Master Policy or termination of your membership in the Master Policyholder's Membership Program.

In addition, you must follow the instructions given to you in the claims kit you will be provided to you. These instructions will include notifying major credit bureaus, the Federal Trade Commission's Identity Theft Hotline, and appropriate law enforcement authorities. The claims kit will also instruct you how to file for benefits under the policy if the Stolen Identity Event or an Unauthorized Electronic Fund Transfer results in losses covered under the Master Policy.

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 Coverage

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.

FAQ's

What kind of information will Everyday Living need to protect my Identity?

Typically, just your name, address and phone number.

Will my personal Information be resold?

No. Any information you provide will be kept strictly confidential and will only be used for your Everyday Living services.

How secure is my information?

Your information is held in strict confidence.

If I am a victim of Identity Theft what should I do?

Call the toll-free number listed in your membership materials.

How does Everyday Living monitor my information?

Our unique and proprietary methodology proactively searches millions of records through thousands of financial and non- financial databases looking for suspicious activity that could indicate the beginning steps of identity theft.

What databases are monitored?

Our monitoring searches include both financial and non- financial data. Not only do we scan credit bureau information, we also monitor cell phone records, white and yellow pages, subscriptions, and thousands more.

Do you provide credit monitoring?

No. We provide identity monitoring and scoring.

My credit reporting agency says they monitor address changes. Wouldn't this be sufficient and why is the Everyday Living system better for protecting my identity?

Everyday Living evaluates thousands of financial and non- financial databases so we can get a much broader comparison and are better able to determine changes or possible errors. Credit bureaus look at their own data.

Who do I contact for questions on a restoration plan?

Please call the toll-free number listed in your membership materials.

Will I be charged any additional fees for filing a claim?

No!

I just have some questions on what is covered, who should I contact?

Please call the toll-free number listed on your membership card. They will be able to provide you with 24/7 assistance.

How do I file a claim?

Please call AIG at 1.866.434.3572 and let them know that you are covered under "Master Policy number 7078049". They can help you 24/7.



Pet Assure



Pet Care Savings

Whether your pet is furry, feathered, or covered in scales, our partner, Pet Assure, offers money-saving discounts. There are no exclusions! All pets are eligible for care regardless of age, health status, previous health history, or any health conditions that may arise in the future. And the savings never stop. We don't cap your usage with an annual limit; you can use your card as long as you're an active member.

Veterinary Care

Receive an automatic 25% off in-house medical services* at participating veterinary offices. That's discounts on:

- Office Visits & Exams
- Vaccines & Shots
- Elective Procedures (e.g., dental care)
- Surgery (e.g., spaying & neutering, emergency surgery)
- Hospitalization (in Network)
- Any other medical service and procedure!

Simply present your Pet Assure card when checking out at any network veterinarian and receive instant savings with no paperwork, no deductibles and no hidden fees. The discount is applied directly to your bill so you don't have to wait for reimbursements or fill out time-consuming claim forms. Pet Assure is not insurance, which lets us give you extra savings without the hassle.

*These discounts apply to billed medical services provided in-house by participating in-network vets. Present your Pet Assure membership card at the time of payment to ensure your discount. Discounts on food, flea and parasite control products, medications, non-medical boarding and grooming and any outside services such as lab work or specialist visits are not discounted at the vet's office. Search for a participating veterinarian at www.petassure.com/search.

Member Specials

Rover.com: Get a \$50 credit on your account to use towards any booking on Rover. That's about 5 walks or two nights of sitting. First time Rover customers only.

PetCareRx.com: PetCareRx offers everything you need for your pets, from meds and preventatives to toys and supplies. Get 15% off everything – no exclusions and no limits!

Lost Pet Recovery Service

For many pet owners, a lost pet is like a lost member of the family and, in our big world, a missing pet can be hard to find. With Pet Assure you won't get caught off guard. Each cat and dog enrolled in the Pet Assure program can be protected by Pet Assure's 24/7 Lost Pet Recovery Service. The service is available 24 hours a day, 7 days a week, and has reunited thousands of lost pets with their families. Registered pets will receive unique ID tag, laser-inscribed with your pet's ID number, which is linked to the pet's confidential information in Pet Assure's database. When a lost pet is found, the pet finder simply calls the 24/7, toll-free number listed on the tag to report that the missing pet has been found. Pet Assure will immediately begin to call all the provided emergency contacts until you have been reached.

HOW IT WORKS

Sign in to YAFI-everydayliving.com and click on "Pet Assure" in the main navigation to register for your Pet Assure card to unlock your special discounts & services.



Cash Rebates Mall

Save Money Where You Shop Everyday

In today's tech-driven day and age, most people make online shopping and research a regular part of their shopping experience. Cash Rebates Mall brings you the convenience of shopping at over 1,100 online stores through one easy to use online shopping portal. For an even better online shopping experience, we offer cash back for every purchase made through the Cash Rebates Mall. Yes, cash back for making purchases that are already part of your shopping budget. With no annoying forms to mail in, we make receiving online cash back rebates easy. Just sign-up, shop while logged in, and earn cash back!

Over 1,100 Online Stores

With access to cash back at over 1,100 online stores, we provide a one-stop destination for most of your online shopping needs. Stores can change at any time, but typically include large online retailers such as Target, Office Depot, Walgreens, and more.

How Can We Do It?

We are able to offer cash back at over 1,100 online retailers because the stores in the Cash Rebates Mall offer our members cash back to encourage them to shop on their sites.

HOW IT WORKS

Simply visit our website at YAFI-everydayliving.com and follow the links to "Cash Rebates Mall."

Each member must be signed into their Cash Rebates Mall account when they access a merchant through the portal to receive cash back rebates for any purchases. Cash back percentages are posted on the site prior to reaching the shopping portal to ensure members are able to see and take advantage of the offer. After making the purchase through the Cash Rebates Mall, a member will see their rebate has a "Pending" status for 60 days. After the 60-day return window has passed, the amount is considered "Posted" and becomes eligible for payment to the member.

Free Online Coupons



Save up to \$1,200.00 annually on groceries and dining

Online coupons

Weekly visits to the grocery store and your favorite restaurants seem to take a bigger bite out of your budget every month. To make saving you money as easy as possible, we have included a program which can save you up to \$100.00 each month on groceries and dining for as long as you remain a member. That's up to \$1,200.00 every year!

With this program, you can choose from a wide variety of coupons and literally cut your grocery bill by 20% to 50%! We offer grocery coupons from great companies like: General Mills, Kraft, Betty Crocker, Nabisco and Kellogg's... just to name a few! You can also save up to 50% at some of your favorite restaurants, too. Names like: Outback Steakhouse, Bob Evan's, TGI Fridays, Hard Rock Café, Olive Garden, Applebee's and Red Lobster, plus convenience and fast food restaurants like: Arby's, Quiznos, Denny's, Burger King, Shoney's, McDonalds and more. The key to this program is that you select only the coupons you want for the restaurants you plan to visit or grocery products you want to purchase.

HOW IT WORKS

Sign in to **YAFI-everydayliving.com** and click on "Online Coupons" in the main navigation or quick links section.

These are NOT Internet coupons. You get regular manufacturer's coupons mailed directly to you!

You can select up to \$25.00 in the coupons of your choice per visit weekly. Order up to 4 times monthly and you could save \$1,200.00 each year.

Gift Cards



Save Up to 15% on Gift Cards

Save time and money by ordering gift cards to all your favorite merchants through Everyday Living! You can enjoy steep savings of up to 15 percent* on select, already discounted gift cards. We offer a wide variety of gift cards and online certificates in categories such as Apparel & Accessories, Auto, Home & Office, Flowers & Gifts, Health & Beauty, Restaurants & Food, Sporting Goods, and Travel & Entertainment.

Treat yourself to a massage, book a family vacation, donate to your favorite charity, or celebrate a birthday, anniversary, or special occasion. With so many choices, there's something for everyone!

*15 percent discount on select already discounted gift cards only. Gift card availability and discounts are subject to change without notice.

› HOW IT WORKS

To browse our vast selection of gift cards, sign in to [YAFI-everydayliving.com](https://www.yafi-everydayliving.com) and click on "Gift Cards" in the main navigation. Your savings will be applied to your order at check out.

Local & National Merchant Network



Connect to Local and National Deals Instantly!

This is your one-stop membership for deep discounts on the things you do every day! Members will receive access to thousands of discounts/locations from our exclusive database of merchant offers in great categories like Dining, Shopping, Travel, Services, and Movies & Attractions. You can easily select relevant, high-value discounts by searching where you live, work or travel. Start saving today - your access is only a few clicks away!

- **Premium Discounts:** Premium deals offer one-time, 50% off, 2-for-1, and other deep discount offers provided by Merchants. An Offer may only be used by a Member once every 12 month period.
- **Everyday Savings:** Provides discounts at the point-of-sale from Merchants by presenting your mobile phone or printed online offer to the participating business as many times as you like. Merchants provide up to a 20% ongoing discount up to a maximum value of \$25.00 per transaction.
- **Additional Deals:** Enjoy savings at thousands of additional merchants on everything from bagels to oil changes to hotel stays.

Your membership provides discounts at the point of sale at participating merchants. Simply show the online offer or printed coupon to the merchant at time of purchase.

HOW IT WORKS

You can easily locate discounts, offers and special events on-the-go with our mobile-friendly website or in the comfort of your own home. Please visit our website at YAFI-everydayliving.com to access the Local & National Merchant Discounts. Then simply present your mobile phone or printed online offer to the participating business for an immediate discount. It's just that easy.

Find the perfect deals with our special features.

- **Search**
Finding deals is easy when you search by zip code, category and distance. Whether you want a deal in your home town or when you travel out of town, The Premium Club makes finding deals easy.
- **Favorites**
Add a merchant to your list of favorites by selecting the star icon next to their offer. Easily search your favorite merchants and receive special offers and messages.
- **Featured Partners**
Check out the merchants that come recommended by other members.

ShoppingBoss



ShoppingBoss provides members with an average of 5% in instant cash back when used to make purchases at over 250 national retailers, restaurants and travel brands representing over 125,000 locations across the United States. Most major brands participate including Home Depot, Lowe's, Best Buy, Macy's, Buffalo Wild Wings, Applebee's, Panera Bread, Chili's, Delta, Carnival Cruise, Hotels.com and 100's more.

Cash back earned is in addition to any credit card rewards, coupons, sales or specials. The ShoppingBoss App can be used in stores and restaurants at the point of sale as well as for online purchases. Cash back earned can be redeemed by check request or used on future purchases. The ShoppingBoss App is free through the Apple Store or Google Play.

This program is available for use every day, on every purchase at any of our merchant partner's locations across the US. This is not a discount, coupon or rebate. This is instant cash when making purchases at any brand partner locations!

ShoppingBoss—It's simple. It pays!

HOW IT WORKS

Simply visit our website at YAFI-everydayliving.com and follow the links to "ShoppingBoss" and complete your ShoppingBoss account registration.

When making purchases* in stores and restaurants simply open the ShoppingBoss App on your phone, search for the merchant or restaurant name and enter the amount of your purchase. Then, use the barcode delivered immediately to your phone or tablet to pay for your purchase (don't forget to include the tip at restaurants!). Cash back on each purchase will appear instantly in your ShoppingBoss account.

For online purchases, open ShoppingBoss on your phone, tablet or PC during checkout. Search for the name of the merchant and enter the amount of your purchase**. A digital gift card will be delivered immediately. Enter the barcode number into the merchant payment screen under gift card and complete the purchase. Cash earned from the transaction will be deposited in your ShoppingBoss account instantly upon purchase.

*There may be occasions where certain Cracker Barrel or CVS locations may require digital gift cards be printed for use.

**A small number of merchants only allow for the purchase of fixed denomination digital gift card values.

Airfare, Vacations & Cruises

Travel Savings

Whether you are flying home to visit friends, planning that long awaited family reunion, unforgettable wedding, anniversary or romantic getaway or a vacation of a lifetime that is long overdue – we can help you receive the most for your vacation days and dollars.

Affordable Flights and Free Accident Insurance

Everyday Living has tools that can help you track your flight status, check security wait times and monitor pricing for you in case your ticket price drops after purchase. We also offer \$100,000 in FREE accident insurance with any booking made through Preferred Travelers Edge. If you can't find what you need on our website, our super-friendly travel consultants are available to help. Call anytime!

Virgin America Flights

Enjoy 5% off all flights when you fly with Virgin America! With Virgin America, every flight is filled with entertainment. From live TV, music and movies to video games, in-flight Wi-Fi and the ability to order food on-demand – flying was never this much fun.

Search and book these deals online. Discounted fares can be identified on our website whenever you see this logo.

Western US and Canada Ski Destinations

Think snow, think save! Save up to 20% off for travel to the Western US and Canada ski destinations...and the best news, you can travel anytime – not just during ski season.

Sample list of discounted destinations we serve:

- Canada: Banff/Lake Louise, Whistler
- California/Nevada: Heavenly Valley, Northstar at Tahoe, Squaw Valley
- Colorado: Aspen/Snowmass, Beaver Creek, Breckenridge, Copper Mountain, Crested Butte, Keystone, Steamboat, Telluride, Vail, Winter Park
- Utah: Park City, Deer Valley, The Canyons, Snowbird, Alta
- Idaho, Montana, Wyoming: Sun Valley, Big Sky, Whitefish, Jackson Hole

Don't see the destination you're looking for? We have many more to choose from. These deals are SO HOT we cannot sell them online. So, to take advantage of these awesome deals, please call our Super-friendly travel consultants today!

International Destinations

Travel to hundreds of international destinations and save up to 25% off published fares.*

Search and book these deals online. Discounted fares can be identified on our website whenever you see this logo.

Special Savings on Vacations, Tours and Cruises

Everyday Living and Pleasant Holidays have teamed up in order to offer you 5% off your vacation package when you book a minimum 2-night vacation online **. With our booking engine, you can simply pick your destination, build your package and save.

Receive 8% off of Globus packages booked online**! Those who travel with Globus can look forward to traveling with expert tour directors, receiving VIP access to major sites and staying in first-class, pre-selected hotels in the areas travelers most enjoy.

Cruise bonuses and amenities

With Everyday Living you'll receive the best in cruise savings, bonuses and amenities. You have access to special amenities like FREE shore excursions, onboard credit, FREE category upgrades and more...all just for being a member of Everyday Living.

All travel savings based on select preferred participants, availability and specific rules & restrictions. CST #1018299-10.

*All deals listed above are subject to change, blackout dates, airline imposed rules and restrictions and availability at the time of booking. Some booking and travel dates may vary. Other promotions and departure dates may be available. Other restrictions may apply.

**Prices are per person, and are subject to change, holiday/seasonal supplements, blackout dates and availability at the time of booking. Prices are based on double occupancy and do not include airfare unless expressly noted otherwise. Minimum night stays, minimum stay requirements on air, seasonal surcharges, and resort fees (if any) may apply. Taxes and fees are additional. Some booking and travel dates may vary. Other promotions and departure dates may be available, which may result in a different rate and/or hotel inclusion. Other restrictions may apply. 5% Discount applies to a minimum 2-night hotel stay in all destinations except the continental USA. Continental USA bookings require one-night minimum stay.

Up to 20% Hotel Savings*

Wyndham Hotel Group

As a member of Everyday Living, you'll enjoy savings up to 20% off* the Best Available Rate on your next Wyndham Hotel stay. Simply call 1.877.670.7088 and use Discount ID# 8000002616 to receive your preferred rate.

- Baymont Inn & Suites®
- Days Inn®
- Howard Johnson®
- Knights Inn®
- Ramada®
- Super 8®
- Travelodge®
- Wingate®
- Wyndham Hotels®

Choice Hotels

You'll enjoy savings up to 17% off* your next Choice Hotel stay. Simply call 1.877.424.6423 and use Discount ID# 00064121 to receive your preferred rate.

- Suburban®
- Cambria Suites®
- Sleep Inn®
- Quality Inn®
- Comfort Suites®
- MainStay Suites®
- Econo Lodge®
- Clarion®
- Comfort Inn®
- Rodeway Inn®

*Discounts vary up to 20% for all listed, except Super 8® which is 10%, and must be booked directly with the Hotel in order to receive the discounted rate. All are based on availability at participating properties, and cannot be combined with other discounts or special rates. Taxes, meals, phone, transportation, gratuities and other charges are not eligible. Best Available Rates are the lowest unrestricted, published room rates available on the date of booking, for a specified room type, bed type, date of arrival and number of guests. Other restrictions may apply.

Up to 30% Off Auto Rentals

Lock in super savings on your next car rental! Enjoy our special negotiated rates and save up to 30% off. Simply call the applicable phone number below and use the noted member number (CD#) to receive your exclusive discounted rate.

National Call: 1.800.227.7368 CD#: MONTROSE

(Up to 25% off car rentals or 5% off the web rate)

Save on your next rental car with National Car Rental. Establishing a solid reputation as the car rental company of choice, National has a strong commitment to deliver quality service to their customers. National serves the most popular domestic and international travel destinations by providing quality vehicles and service to business and leisure customers.

Alamo Call: 1.800.462.5266 CD#: MONTROSE

(Up to 25% off car rentals or 5% off the web rate)

Avoid the long lines at the airport – book online today. Providing a wide selection of quality vehicles for your leisure or business car rental needs, take advantage of economy and compact car models, convertibles, SUVs and minivans as well as specialty cars and trucks. Alamo Rent A Car brings exceptional rental car rates and variety to every car rental reservation.

Enterprise Call: 1.800.261.7331 CD#: MNTROSE

(Minimum 5% off the web rate)

Discounts for every community – Enterprise Rent-A-Car is a big company that has the approach and feel of a small business. Operating in a vast number of communities, Enterprise reaches more than 90 percent of all Americans. Grounded with their belief in strong customer service, Enterprise is waiting to take your reservation.

Hertz Call: 1.800.654.2200 CD#: 1777784

(10% discount off the web rate)

You have choices with Hertz. From the Green Traveler Collection to the Dream Cars experience, Hertz offers vehicle rental options for every type of traveler. Driving just got a lot more fun.

Avis Call: 1.800.331.1212 CD#: K440200

(5–30% discount off any rate, including promotions)

Whether you're traveling for business or pleasure, Avis has membership programs and personal services to make your travels with us easier and more enjoyable.

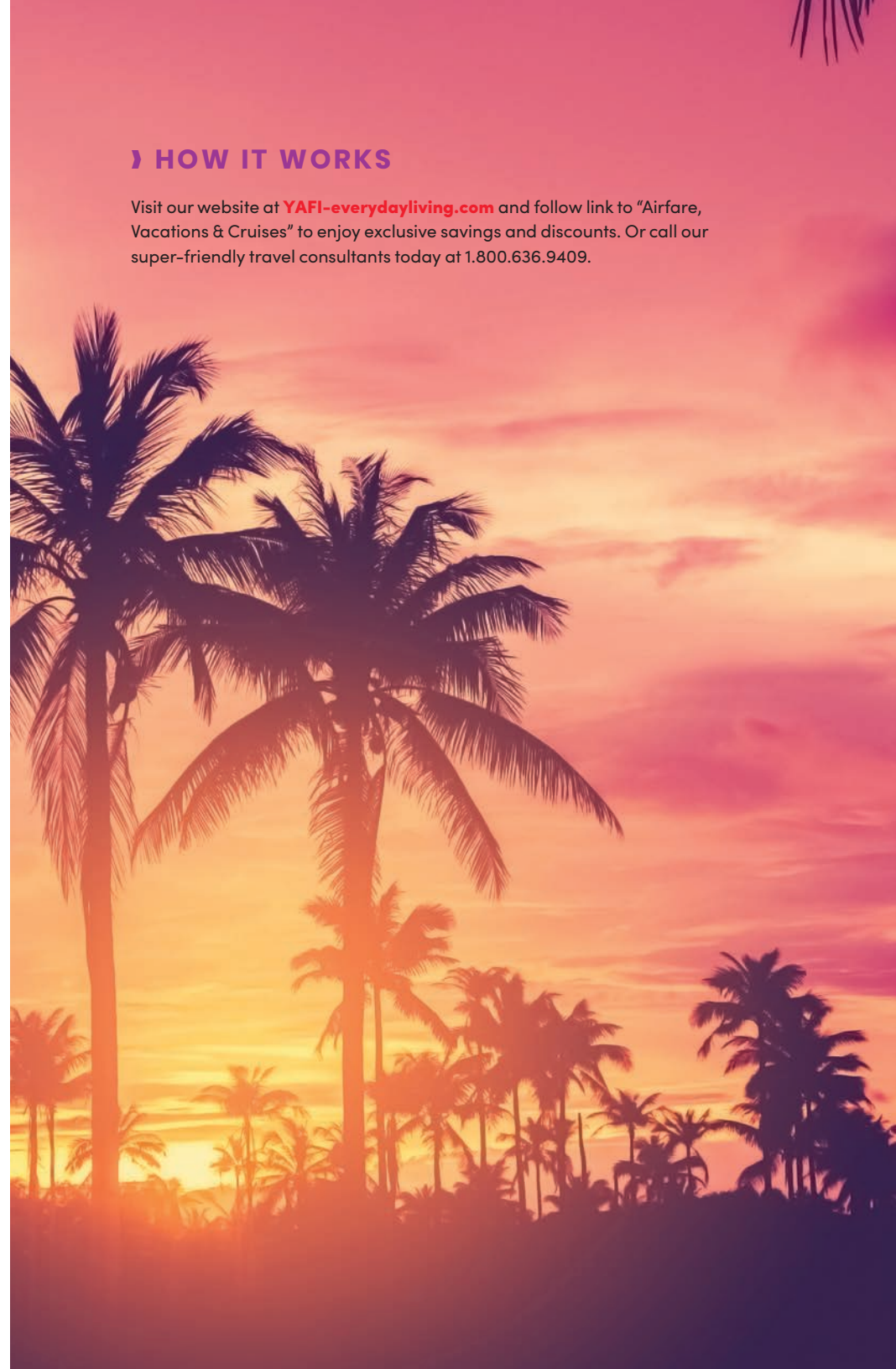
Budget Call: 1.800.527.0700 CD#: Z653000

(5–30% discount off any rate, including promotions)

From vehicle, personal property and health coverages – to frequent renter perks – to car rental add-ons – Budget can make your next rental experience cost effective and hassle-free.

HOW IT WORKS

Visit our website at YAFI-everydayliving.com and follow link to "Airfare, Vacations & Cruises" to enjoy exclusive savings and discounts. Or call our super-friendly travel consultants today at 1.800.636.9409.



Terms and Conditions

The following is the Membership Agreement between YAFI – You Asked For It! (“We and Us”) and the person who has enrolled in the Everyday Living program (“You”). UPON ENROLLMENT, YOU AGREE TO BE BOUND BY THESE TERMS OF MEMBERSHIP. YOU SHOULD READ THIS MEMBERSHIP AGREEMENT CAREFULLY. If you have any questions regarding your Membership, You may contact our customer service center 24 hours a day at the toll-free number listed on your Membership Card.

Membership Benefits

As a Member, you are entitled to access discounts and/or other Benefits on various products and services offered by participating vendors through the Everyday Living Website and the customer service center (“Benefits”), as described in your Membership Guide or on the program website (“Program Website”). Some Benefits may not be available in your area. Additionally, the discounts available through the program may not be used in conjunction with any other discount program. PLEASE SEE YOUR MEMBERSHIP MATERIALS AND THE PROGRAM WEBSITE FOR IMPORTANT DETAILS AND LIMITATIONS. All listed or quoted prices are current prices only and are subject to change without notice. We reserve the right to suspend or end the program or certain aspects thereof, without prior notice, in our sole discretion. We also reserve the right to suspend or end certain aspects of the program in certain geographic areas, without prior notice, in our sole discretion.

Membership Terms

Your Membership is effective immediately upon your enrollment in the program and shall continue on a month-to-month basis until cancelled as described below. You may cancel your Membership at any time by calling Us at the toll-free number listed on your membership card or by writing Us at the address indicated below. Unless You notify Us that You wish to cancel your membership by following these instructions or your membership is otherwise cancelled as provided herein, your Membership will continue automatically, and You will be billed the then-current membership fee which will appear on your statement, depending upon how You enrolled.

Payment of Membership Fee

The payment of your membership fee (which, if applicable, includes any trial period fee as well as enrollment or processing fees and shipping and handling charges) is made automatically by a charge to the payment source authorized by You (the “Payment Source”) in accordance with the payment terms to which You agreed. In the event that the program offer to which you agreed includes a trial period, You may cancel your membership at any time during the trial period and not be charged, other than any one time enrollment or processing fees, and shipping and handling charges, in each case depending on the program offer to which you agreed, as well as money paid for program Benefits ordered by You. We reserve the right to terminate your Membership at any time without notification, including in the event that We are unable to bill the membership fee to your specified billing source.

Promotional Membership Fee

From time to time, in our sole discretion, we may provide a reduced membership fee, for a promotional period, to first-time or other selected customers. If You are provided with such a promotional reduction in your membership fee (“Promotional Membership Fee”), your Payment Source will be charged the Promotional Membership Fee for the promotional period. You agree that any such reduced price is only valid for the promotional period established by Us, and that the regular applicable periodic membership fee will be charged to your Payment Source following the end of the promotional period. Terms of the Promotional Membership Fee, including the duration and amount of the Promotional Membership Fee, may vary from time to time.

Continuation of Membership

Unless you notify Us that You wish to cancel your Membership by following the instructions in the paragraph below titled “Termination of Membership”, your Membership will continue automatically, and You will be billed the then-current membership fee which will appear on your Payment Source statement, depending upon how You enrolled. We reserve the right to increase or decrease the membership fee, or add new fees and charges, from time to time. You agree that unless You cancel your membership prior to the effective date of the membership fee increase, you will be charged the new applicable periodic membership fee on each anniversary date after the effective date of such change, and You authorize Us to charge the new applicable periodic membership fee to your Payment Source. You are solely responsible for any and all fees charged to your Payment Source by the issuer, bank, or financial institution including, but not limited to, membership, processing, shipping and handling, overdraft, insufficient funds and over-the-credit-limit fees, in each case to the extent applicable.

Electronic Fund Transfer Authorization

If the Payment Source You have provided is a checking account, You authorize Us to create an electronic funds transfer request (“EFT”) which will be presented to your bank for payment from your checking account. To extend your membership Term month-to-month, You authorize Us to charge your checking account on periodic anniversary dates and therefore to effect pre-authorized transfers from your checking account. Your request to pay your recurring monthly membership fee with pre-authorized charges to your checking account and your electronic execution of an acknowledgement of your acceptance of this Membership Agreement (“Electronic Signature”) constitutes your pre-authorized EFT authorization for future charges on your checking account and your consent to these terms and conditions. You further acknowledge that the amount charged to your checking account may be different from time to time, in accordance with this Membership Agreement, including, without limitation, differing amounts due to Promotional Membership Fees or changes in your membership plan, and You authorize Us to charge your checking account for such varying amounts. You agree that if an EFT is returned unpaid, You will pay a service charge of the maximum allowed by law, EFTs returned for insufficient or uncollected funds, together with service charges, may be debited electronically from your account or collected using a bank draft drawn from your account. You may cancel your membership as described herein. Such cancellation will cancel any checking account authorization that was to occur on any day after the date of cancellation. You may also cancel your pre-authorized debit authorization by contacting your bank within a sufficient time to cancel the authorization (Please see your agreement with your bank for the terms and conditions of cancellation). Please note, however, that You must still notify Us of the cancellation of your membership as described herein, as cancellation of your authorization with your bank will not serve as notice to Us concerning cancellation of your membership.

Use of Membership

Your Membership is non-assignable and non-transferable. You agree that only You and your immediate family members may use the Membership. The term “Immediate Family” shall be defined as You, your spouse, and your children, to the extent each is living in your home with a legal address that is the same as yours. Benefits are not to be resold. You are limited to one membership per twelve-month period per Immediate Family. You are responsible for all use of your Membership and will promptly notify Us if You become aware of any unauthorized use of your Membership, your membership card or membership number, or if your membership card is lost or stolen. If You were offered the opportunity to claim a premium or gift in connection with your enrollment in the program, You are limited to one premium or gift per program and, depending upon the offer You agreed to, You may be required to be a member of the program at the time that your claim is processed.

Disclaimer of Liability

You agree that We and our subsidiaries, affiliates, partners and providers are not responsible or liable for any Benefits provided by participating vendors and, if You have any claims relating to such Benefits, You will make your claim against the vendors providing the Benefits. WE MAKE NO WARRANTIES, EXPRESS OR IMPLIED, INCLUDING THE WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO ANY OF THE BENEFITS OR RELATED INFORMATION PROVIDED TO YOU. We do not guarantee, nor are responsible for, the quality of products or services provided by any independent vendors.

We reserve the right to eliminate, add, change and substitute Benefits and participating vendors without notice to You in our sole discretion. We assume no responsibility for the payment of or contribution to any use or sales tax on the Benefits which may be imposed by taxing authorities, and such taxes, to the extent imposed, shall remain your sole responsibility or that of the provider of the Benefits, as the case may be.

IN NO EVENT SHALL WE OR ANY OF OUR AFFILIATES, PARTNERS AND PROVIDERS OR ANY OF THEIR RESPECTIVE DIRECTORS, OFFICERS, EMPLOYEES, AGENTS OR OTHER REPRESENTATIVES BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, PUNITIVE OR AGGRAVATED DAMAGES OR ANY OTHER DAMAGES OF ANY KIND, ARISING OUT OF OR IN CONNECTION WITH THE PROGRAM, PROGRAM WEBSITE, MEMBERSHIP GUIDE, ANY MATERIALS, INFORMATION, QUALIFICATION AND RECOMMENDATIONS APPEARING ON ANY PROGRAM WEBSITE, ANY SOFTWARE, TOOLS, TIPS, PRODUCTS, OR SERVICES OFFERED THROUGH, CONTAINED IN OR ADVERTISED ON ANY PROGRAM WEBSITE, AND/OR ANY LINK PROVIDED ON ANY PROGRAM WEBSITE, WHETHER OR NOT WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THIS EXCLUSION OF LIABILITY SHALL APPLY TO THE FULLEST EXTENT PERMITTED BY LAW. THIS PROVISION SHALL SURVIVE THE TERMINATION OF YOUR MEMBERSHIP.

Changes to Terms and Conditions

We may, at any time, and at our sole discretion, modify this Membership Agreement by posting the modified Membership Agreement on the Program Website. You agree to review this Membership Agreement periodically on the Program Website. If You do not agree to any modification of this Membership Agreement, You must immediately cancel your membership. Continuing your membership following any such modifications will constitute your acceptance of the modified Membership Agreement.

Termination of Membership

YOU MAY TERMINATE THIS MEMBERSHIP AGREEMENT AND YOUR MEMBERSHIP AT ANY TIME BY CALLING US AT THE TOLL-FREE NUMBER LISTED ON YOUR MEMBERSHIP CARD/ MATERIALS OR BY NOTIFYING US IN WRITING AT CUSTOMER SERVICE, Everyday Living 10600 W McNichols Detroit, MI 48221 YOUR CANCELLATION WILL BE EFFECTIVE PROMPTLY UPON THE RECEIPT OF YOUR CANCELLATION REQUEST. UPON CANCELLATION, YOU WILL NOT OWE ANY FURTHER MEMBERSHIP FEES AND WILL NOT BE ENTITLED TO A REFUND OF PAST FEES CHARGED TO YOUR ACCOUNT. DEPENDING UPON THE TERMS YOU AGREED TO, ANY ENROLLMENT OR PROCESSING AND/OR TRIAL PERIOD FEES MAY NOT BE REFUNDABLE. ANY OTHER FEES OR CHARGES INCURRED IN CONNECTION WITH THE PROGRAM (INCLUDING BANK OR OVERDRAFT CHARGES) ARE YOUR RESPONSIBILITY. WE WILL TERMINATE YOUR MEMBERSHIP IF IT IS NOT USED IN ACCORDANCE WITH THIS MEMBERSHIP AGREEMENT OR YOU HAVE NOT PROPERLY ENROLLED IN THE PROGRAM. IN SUCH A CASE, WE RESERVE THE RIGHT TO: (1) NOT REFUND MEMBERSHIP FEES (INCLUDING, WITHOUT LIMITATION, ANY ENROLLMENT OR PROCESSING FEES, SHIPPING AND HANDLING CHARGES AND OTHER FEES, IN EACH CASE TO THE EXTENT APPLICABLE) PAID BY YOU AND/OR (2) NOT FULFILL ANY PENDING ORDERS FOR BENEFITS PURCHASED PRIOR TO CANCELLATION OF THE MEMBERSHIP. WE RESERVE THE RIGHT TO TERMINATE YOUR MEMBERSHIP AT ANY TIME FOR ANY OTHER REASON. A MEMBER IS PROHIBITED FROM RE-ENROLLING IN THE PROGRAM FOR TWELVE (12) MONTHS FOLLOWING CANCELLATION.

Entire Agreement

This Agreement contains all of the terms and conditions of Membership and no representations, inducements, promises or agreements concerning the Membership not included in this agreement shall be effective or enforceable. If any of the terms of this Agreement shall become invalid or unenforceable, the remaining terms shall remain in full force and effect.

Governing Law

THIS MEMBERSHIP AGREEMENT AND THE TERMS OF MEMBERSHIP SHALL BE GOVERNED AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF NEW YORK, WITHOUT GIVING EFFECT TO THE CHOICE OF LAW PROVISIONS THEREOF.

Arbitration

PLEASE READ THIS PROVISION CAREFULLY. IT PROVIDES THAT ANY DISPUTE MAY BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO BRING OR PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, A DISPUTE IS RESOLVED BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY. THE ARBITRATOR’S DECISION WILL GENERALLY BE FINAL AND BINDING. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN COURT PROCEDURES.

Any claim, dispute or controversy between You and Us (or made by or against anyone connected with You or Us, or claiming through You or Us) arising from or relating to your membership (“Claim”), including Claims regarding applicability or validity of this arbitration provision, shall be resolved by binding arbitration in accordance with the rules of the American Arbitration Association (“AAA”) (except for any AAA rules providing for class claims or class arbitration) then in effect, subject to this Membership Agreement.

Any Claim regarding the validity or enforceability of this arbitration provision shall be governed by the laws of the State of New York, without giving effect to the choice of law provisions thereof. This arbitration provision is made pursuant to a transaction involving interstate commerce and, in all other respects, including the determination of any questions about whether Claims are within the scope of this arbitration provision and therefore subject to arbitration shall be governed by the Federal Arbitration Act, 9 U.S.C. §1-16 (“FAA”), and shall be resolved by interpreting the arbitration provision in the broadest way the law will allow it to be construed.

All Claims are subject to arbitration, no matter what theory they are based on or what remedy they seek. This includes Claims based on contract, tort (including intentional tort), fraud, agency, negligence, statutory or regulatory provisions, or any other source of law. Claims made and remedies sought as part of a class action, private attorney general or other representative action are subject to arbitration on an individual (non-class, non-representative) basis. As an exception to arbitration, You and We retain the right to pursue in a small claims court located in the federal judicial district that includes your billing address at the time of the Claim, any Claim that is within the court’s jurisdiction and proceeds on an individual basis.

The arbitration shall be conducted before a single arbitrator, applying to the Claims the substantive laws of the State of New York without giving effect to the choice of law provisions thereof. The arbitrator’s authority is limited solely to the Claims between You and Us alone. The arbitration will not be consolidated with any other arbitration proceeding. You and We do not agree to any arbitration on a class action or representative basis, and the arbitrator shall not be authorized to treat any Claim on a class action or representative basis.

If You prevail in the arbitration of any Claim against Us, We will reimburse You for any fees that You paid to the AAA in connection with the arbitration. Any decision rendered will be final and binding on the parties, and judgment may be entered in a court of competent jurisdiction. Arbitration rules and forms may be obtained from the AAA at <http://www.adr.org/>. Claims shall be filed in any AAA office. However, any participatory hearing that You attend shall take place in New York, New York, unless You chose to have the hearing take place in the federal judicial district that includes your billing address at the time the arbitration Claim is filed.

This arbitration provision applies to all Claims now in existence or that may arise in the future. The arbitration provision shall survive termination of your membership as well as voluntary payment of the debt in full by You or any bankruptcy by You.

IF YOU DO NOT CHOOSE TO ACCEPT THIS BINDING ARBITRATION PROVISION, YOU MUST NOTIFY US IN WRITING BY REGISTERED MAIL AT ARBITRATION OPT-OUT, Everyday Living 10600 W McNichols Detroit, MI 48221. WITHIN TWENTY (20) DAYS AFTER RECEIPT OF THIS MEMBERSHIP AGREEMENT. IF YOU SO NOTIFY US BY THAT TIME THAT YOU DO NOT ACCEPT THE BINDING ARBITRATION PROVISION, YOU MAY CONTINUE TO BE A MEMBER FOR THE CURRENT MEMBERSHIP TERM UNLESS THE MEMBERSHIP IS OTHERWISE TERMINATED HEREUNDER. HOWEVER, IN THE EVENT YOUR MEMBERSHIP IS CONTINUED, WE SHALL HAVE THE RIGHT NOT TO RENEW YOUR MEMBERSHIP AT THE END OF THE TWELFTH MONTH ANNIVERSARY DATE.

Availability Restrictions

This program is only available to residents of the contiguous United States (excluding any such states as We may designate from time to time in your Membership Guide and/or the Program Website). Orders to U.S. military post offices cannot be fulfilled.

Consent to Electronic Communications

You consent to receive communications from Us about your membership electronically, either by e-mail or by notices posted on the Program Website, as determined by Us in our sole discretion. You agree that any requirement that a notice, disclosure, agreement, or other communication be sent to You by Us in writing is satisfied by such electronic communication. You agree that We may send You e-mails which include notices about your membership as well as information pertaining to the program and services, such as featured products/services or new offerings. You agree that this information is part of your membership with Us.

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