

Policyowner Services Handbook

Exclusive Services for Your Credit Union

This guide will help your credit union access and use the valuable services and tools available exclusively to you as a CUNA Mutual Group Policyholder.



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Introduction

The success of your credit union is determined by its ability to minimize risk and maximize reward. It's a simple concept, but one that is extremely difficult to execute in a world of increasingly complex risks.

By selecting CUNA Mutual Group and our Credit Union Protection products and policies, you've taken a crucial step toward minimizing risk and protecting your members.

Depending upon which products you select, you will gain access to the many protection resources, tools and services that allow you to operate safer, faster and more efficiently – a value that you'll likely not find anywhere else in the industry.

We encourage you to get 'Protection Beyond the Policy' by using these protection resources, all provided at no additional cost.

Accessing CUNA Mutual Group Online Services

Appoint a Security Administrator

Confidential credit union member information is just that – CONFIDENTIAL. We all know about the numerous and crippling data security breaches that have plagued the financial services industry the last few years.

That is why we are requiring you, as a credit union with at least one account on cunamutual.com, to designate a Security Administrator to manage your employee's access to cunamutual.com secured services.

Why is this an important step for you and your credit union? Because you are the first and most important line of defense in protecting your members' data. And, you are in the best position to know your employees and their respective roles and be able to take action when those roles change. To designate your cunamutual.com Security Administrator, contact our Internet Technical Support Unit at 800.962.5465.

Get Your cunamutual.com User ID and Password

Once your Security Administrator is chosen, you will need to generate a CUNA Mutual Group User ID and password. Then, you can select any of the available services you'd like to use. Here's how to begin:

Step 1: Go to www.cunamutual.com. Click <My Services> and then click <Register> for a new User ID.

Step 2: On 'My Profile,' tell us your name, the name of your credit union, and a description of your role. Read and check the 'Standards and Acceptable Use Policy' and click <Continue>.

Step 3: Next, create a User ID and password, select and answer a security question, enter the user validation code and click <Continue>.

Step 4: On 'New User Registration-Services & Roles,' expand the 'Credit Union Protection' heading to see a list of services you may select for your credit union. Select the appropriate services and roles for your credit union, including 'Protection Resource Center.' Do the same for each product heading, including 'Collateral Products,' 'Financial Resources,' 'IRA Services,' etc. and click <Continue>.

Step 5: On 'Subscriptions,' select the subscriptions you want to receive from CUNA Mutual Group, or skip this step to submit your registration by clicking <Submit Registration>.

Step 6: You will receive a confirmation page with your User ID, the email address CUNA Mutual Group will use for subscription communications, and a list of the services you selected.

Step 7: Your request will be forwarded to your credit union's CUNA Mutual Group Security Administrator or CUNA Mutual Group's Internet Technical Support Unit for approval. After one or two days, you will receive an email indicating approval or denial of the services you have selected.

Questions? Here's who to call:

- Technical assistance: contact our Internet Technical Support Unit at 800.962.5465.
- Sales: contact your Sales Executive at 800.356.2644.
- Online services: Credit Union Protection Response Center at 800.637.2676.

Protection Beyond The Policy

For greater efficiency in your credit union, we connect you to a wide range of risk management, underwriting and claims service tools that can help you reach your insurance objectives and bottom-line results. And the best of all? These valuable resources, unique in the marketplace, are available at no cost to Bond policyowners. You'll find practical resources, tools and materials such as:

Protection Resource Center

Designed to keep you current on the latest risks and loss prevention information, Bond policyowners have exclusive access to an online repository of just-in-time resources with just one click. When you register for the online Protection Resource Center, you'll get these protection services all accessible from one website location:

RISK Alerts Library

These real-time email alerts sound a warning for your staff and give you recommended actions to mitigate loss due to emerging or prevalent risks before they occur. RISK Alerts are emailed to subscribers, but also can be accessed within the Protection Resource Center and sorted by risk category or date. Also, you have the ability to use an online form to submit a potential risk or scam to CUNA Mutual Group.

Loss Prevention Library

A current collection of loss prevention and educational white papers, checklists, assessments, planning guides and related web links to help you manage risk with confidence – all categorized by risk topic.

Education & Webinars

Addressing the hottest risk management topics for credit unions, Webinars and other learning modules are accessible as live or listen to on-demand recordings. Registration for the live sessions, typically conducted monthly, is easily accomplished here. Learning sessions are presented by CUNA Mutual Group risk management and credit union protection specialists.

Risk Assessments

Quick and concise assessment modules that allow you to receive dynamically-generated recommendations and ratings based on your specific responses. These online assessments provide high-level risk identification and loss control efforts for key credit union risks, such as disaster preparedness, plastic card fraud and check fraud.

“Ask a Risk Manager”

This is a direct email pipeline to CUNA Mutual Group Risk Managers for questions regarding loss exposures. Credit unions can use this feature to obtain information on specific loss exposures, to ask general risk management questions, or to conduct due diligence when investigating a new service or product offering. Within 24 hours, a Risk Manager will personally answer your question.

Plastic Card Customer Care Center

Assisting you in the early detection and reporting of plastic card losses, the Plastic Card Customer Care Center provides a proactive tool for claim mitigation and helps your credit union avoid future claims. The Customer Care Center helps

you align with contract requirements, acts as a forum to notify us of card compromises, and provides statistical information on loss trends, cardholder loss summaries, and payment history.

Bondability Verification

Protect your credit union from risks associated with internal fraud losses with CUNA Mutual Group's Bondability program. It's a quick and easy way for Bond policyowners to verify the bondability of current and potential staff personnel, directors, and committee members against our extensive records. Our proprietary database contains nearly 40 years of information on individuals who have lost bondability as a result of dishonest or other malicious acts.

Renewal Questionnaire

The Required Renewal Questionnaire (RRQ) is intended to capture exposure changes throughout your policy term and to ensure coverages are in place to adequately address your risks. This dynamically-generated online survey pre-fills your data and only requests responses to questions that help produce the best insurance portfolio for your credit union.

Notice of Loss and Claims History/Status

The electronic Notice of Loss (NOL) reduces your claim process time and accelerates your recovery from loss. Also, the NOL validates your deductible amounts and automatically generates a claim number for easy tracking. CUNA Mutual Group's FAST TRACK claims process expedites specific claims notices and automatically settles these claims through EFT payments. CUNA Mutual Group also offers qualifying customers first-of-its-kind plastic card claims technology that automates the claims process and saves credit unions time and resources during plastic card fraud loss recovery.

Insurance Review

The Insurance Review provides policyowners with a summary of credit union protection insurance coverage and policies, underwritten by CUMIS Insurance Society, Inc., a member of CUNA Mutual Group. The online summary presents the coverage type, limit, deductible and premium – a great resource for your management team and Board to review insurance needs.

Risk Management Analyses

Complementing these online resources, our Risk Management staff puts its skills and experience to work for you by performing analyses on a variety of risk exposures, including:

- Security Analysis (robbery, burglary, safe, vaults, alarms, and cash storage)
- ATM Analysis
- Plastic Card Analysis (credit, debit, ATM)
- Fraudulent Deposit/Forgery Analysis
- Fidelity Analysis/Employee Dishonesty
- Member Business Lending Analysis
- Real Estate Lending Analysis
- Consumer Lending Analysis
- Signature Guarantee Program Analysis
- Indirect Lending Analysis
- eCommerce Analysis (home banking, audio response)

- Electronic Data and Network Analysis
- Wire Transfer Analysis
- Internal Control Analysis
- ACH Analysis
- Business Continuity Analysis
- Safe Deposit Box Analysis
- Employment Practices Analysis

CU Protection Response Center

Protection assistance needs vary from simple requests for certificates of insurance to those more difficult situations like troubleshooting a fraud issue or recovering from a loss. The Credit Union Protection Response Center provides you with prompt, efficient service through a team of trained specialists capable of handling most protection issues. Just call 1.800.637.2676 or email us at cuprotection@cunamutual.com.

Online Policies

You can access copies of your Credit Union Protection insurance policies by clicking on the Insurance tab from the “My Services” home page on www.cunamutual.com. From the Insurance tab, you can view current and previous versions of your policies, as well as certificates of insurance that you have requested. To increase efficiency and reduce paper waste, the primary contact for your organization can opt out of paper policy delivery by providing consent on the “My Services” home page.

CUNA MUTUAL GROUP
INSURANCE • SERVICES • ASSET MANAGEMENT

home my services products resource library international search

My Services Insurance Claims Lending MemberCONNECT® Employee Services

Policy information available here

Services

- WebEFT
- Credit Union Insurance Review
- Collateral Protection Report
- Blanket Single Pay
- Immediate Issue
- Required Renewal Questionnaire
- Collateral Protection View Your Bills

Resources

- Risk Assessments
- Protection Resource Center
- Lending Resource Center

Need Policy Help?

Can't find a policy? Additional policies will be added as they become available for online viewing.

My Insurance Policies

previous | **current** | upcoming

My Credit Union Protection Policies

- Fidelity Bond
- Plastic Card Policy
- Management and Professional Liability (MPL) Policy
 - Protects the insured and the personal assets of their directors, officers, volunteers and employees
 - Current Policy Period Term: 7/17/2012 To: 7/17/2013

Policy History	Effective	Processed	Change Notice
Original Policy Issued	07/17/2012	05/15/2012	
- Property & Business Liability (PBL) Policy
- Business Auto Policy
- Foreclosed Building

Credit Union Protection Webinar Series

CUNA Mutual Group's Webinar Series addresses the hottest risk management topics for credit unions. These live webcasts are designed to help your organization improve its risk management skills and lessen potential losses. Each year, we address risks ranging from emerging technological risks to director and officer liability.

Each webinar is approximately 60 minutes in length and is presented by CUNA Mutual Group Credit Union Protection and Risk Management. As a Bond policyowner, you can register for the next three sessions through the Protection Resource Center, or sign-up when you receive the monthly email invitation. If you cannot make one of the live sessions, listen to one of the convenient on-demand recordings found within the Credit Union Protection Webinar Library.

View the list of the 2014 Webinar topics [here](#)

Bondability Verification Services

In today's tight job market, you want to do all you can to ensure you make informed hiring decisions for your credit union. CUNA Mutual Group's Bondability Verification Services can help set your mind at ease when you're evaluating potential new hires or volunteers.

Bondability Verification is a fast and secure on-line service that is available at no additional cost to our Bond policy owners. It allows you to verify the eligibility for bondability of your current and potential staff, directors and committee members by entering their full name and Social Security number into our secured website. This on-line service directly searches our exclusive database of more than 40,000 individuals who have lost their bondability, and within seconds, reports back to you with either the status of the person's bondability with us, or a message advising you if further research is necessary before a final determination can be given.

Note that when an individual is returned to you labeled "further research is necessary," it does not mean that the individual is not bondable, but that their name or Social Security number is a match to an individual within our database. In cases where a match occurs, we will explore the reason for the match and expedite a response and bondability decision to you as quickly as possible.

You can also:

- Track and sort your credit union's processed and pending bondability requests for the previous 180 days.
- Track the number of verification requests your credit union submitted in the last 12 months.
- Report an employee or director's discrepancy (fraudulent or dishonest act) to us for a written determination of the status of their eligibility for continued coverage.
- Link to Bondability FAQs and HRN, a background check service to get more information on conducting a more detailed employee background check through them for a fee.

With our convenient and powerful Bondability Verification program, you can afford to do basic bondability checking on every individual associated with your credit union.

Easy requests. Fast answers.

Through secure online access, any employee of your credit union who makes hiring decisions can easily enter an individual's full name and Social Security number for verification. The request is automatically checked, and within seconds you receive a response indicating whether the individual is bondable or if further research is required.

Note that when an individual is labeled "further research," it does not mean that the individual is not bondable, but that their name or Social Security number is a match to an individual within our database. In cases where a match occurs, we will explore the reason for the match and expedite a response and bondability decision to you as quickly as possible.

Bondability Verification Services Instructions.

To use this secure online function, you must have a www.cunamutual.com User ID and password. If you don't already have a User ID and password, see page 2 for instructions.

Sign Up for Bondability Verification Services

From www.cunamutual.com, click on the 'My Services' tab, and then click on 'Manage My Profile' in the lower right. Then click 'Edit My Services & Roles'. Under the Credit Union Protection heading, select 'Bondability' and hit <Submit> at the bottom of the page.

Begin Using Bondability Verification Services

From www.cunamutual.com, click on the 'My Services' tab, and then click on the 'Employee Services' tab, where you will find a link to the Bondability service.

Employment Practices Liability Online Services

If you purchased the Employment Practices Liability (EPL) insurance coverage as part of the Management & Professional Liability policy (in approved states), you can access our Employment Practices Risk Management Resources at www.epl-risk.com. These resources are designed to provide practical and actionable information in five main sections:

Today's Workplace provides expertly prepared articles and news briefs published each week to keep you and your staff current on workplace issues, new legislation, and employment trends.

Training offers convenient online Employment Practices training modules that contain essential information and best practices for your managers and supervisors, including topics such as:

- Preventing Sexual Harassment in Your Workplace
- Preventing Discrimination in Your Workplace
- Preventing Wrongful Termination
- Promoting Ethical Behavior

Knowledge Vault allows your credit union to access hundreds of employment-related articles, self-assessment checklists, and links to relevant federal and state government websites. Also, you'll find time-saving model forms and employment policies which you can download and customize to best meet the needs of your credit union.

My Workplace is a secure section of the website that enables you to post information solely for your employees, such as your employee handbook or shared calendar.

Control Panel allows the credit union's Program Administrator(s) to customize content, tailor training assignments, monitor training progress, and download training reports for your credit union.

Accessing www.epl-risk.com

When you purchase the appropriate policy options, you will receive an email notification containing a website passcode and instructions on how to access the online resources at www.epl-risk.com.

Select a Program Administrator

As a new user, you must complete the online credit union registration process and establish a Program Administrator. It is best to establish a Program Administrator or management employee who will manage use and grant employee access to www.epl-risk.com.

The Program Administrator has access to all articles and features; can assign all available training modules; and is the only person who can manage users and adapt default settings. The person who registers your credit union on the website, typically a manager in human resources or risk management, automatically becomes the Program Administrator by default. You can create additional Program Administrators if desired.

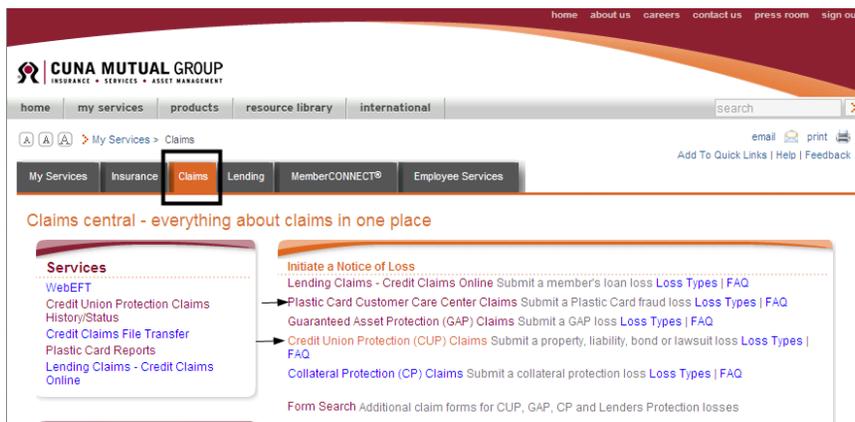
The Employment Practices Risk Management website at www.epl-risk.com is the product of The McCalmon Group, Inc., which is solely responsible for its content.

Credit Union Protection Claims

Filing a Claims Notice of Loss Online

To access via the Credit Union Protection Claims Notice of Loss Application:

1. Sign in to www.cunamutual.com
2. From the 'My Services' tab, click Claims Tab, select one of the following under the 'Initiate a Notice of Loss' section:
 - To submit a Plastic Card Loss click on the "Plastic Card Customer Care Center Claims
 - To submit any other Credit Union Protection loss click on "Credit Union Protection (CUP) Claims"



Bond Claims - Self Help Guide

Requirements for Filing a Claim

The following items should be completed when filing a claim:

- Submit the Notice of Loss as soon as reasonably possible.
- Submit the Notice of Loss form either online, by mail, or by fax to ensure timely processing of your claim.

Supporting Claim Documents

- Specific documentation necessary to support a claim will vary depending on the type of Bond claim and the specifics of the claim involved. Your claim adjuster will advise you on the appropriate documents needed, if any, to support your claim.
- View the **CUMIS Bond Claim Guide** for a list of the most frequently requested Bond claim documentation.

Filing Your Claim

- Sign in to www.cunamutual.com
From the 'My Services' tab, click Claims Tab, under the 'Initiate a Notice of Loss' section, click on "Protection (CUP) Claims" to submit a Bond claim
- Contact the Credit Union Protection Response Center at 800.637.2676.

Checking Claim Status

To check the status of a claim:

- Sign in to www.cunamutual.com
From the 'My Services' tab, click Claims Tab, under the 'Check Claims Status' section, click on "Protection (CUP) Claims" to view claims history reports, loss trends and claims information
- Or contact our Credit Union Protection Response Center at 800.637.2676

Bond Claims - Frequently Asked Questions

The following information is designed to provide general knowledge on the most frequently asked questions regarding Bond claims. If you need further assistance, please contact our Credit Union Protection Response Center at 800.637.2676.

Question #1: How does the Bond "claims process" work?

A: The claims process includes the following steps:

Step 1: Your credit union discovers a loss.

Step 2: Your credit union takes all reasonable measures to minimize the loss after discovery.

Step 3: Your credit notifies CUNA Mutual Group immediately after discovering the loss.

Step 4: Your credit union notifies CUNA Mutual Group of the claim by completing a "Notice of Loss" document.

Step 5: The information is reviewed by a claim adjuster who will contact you to gather all appropriate facts and advise what, if any, documentation should be submitted.

Step 6: The claim adjuster notifies your credit union of the claim decision once the investigation is complete.

Step 7: If the claim is paid with the potential for recovery action, the file is referred to CUNA Mutual Group's Recovery department.

Question #2: How do I file a Bond claim?

A: 1. Sign in to www.cunamutual.com
2. From the 'My Services' tab, click Claims Tab, under the 'Initiate a Notice of Loss' section, click on "Protection (CUP) Claims" to submit a Bond claim

Question #3: How do I check the current status of my Bond claim?

A: 1. Sign in to www.cunamutual.com
2. From the 'My Services' tab, click Claims Tab, under the 'Check Claims Status' section, click on "Protection (CUP) Claims" to view claims history reports, loss trends and claims information
Or contact our Credit Union Protection Response Center at 800.637.2676.

Question #4: What documents are required when filing a Bond claim?

A: Documentation required for filing a claim varies with the type of Bond claim and the specifics of the claim involved. Your adjuster will advise you on the appropriate documents needed to support your claim. [Click here](#) for a list of the most frequently requested Bond claim supporting documents.

Question #5: How do I obtain a user ID and password for cunamutual.com?

A: To obtain an ID and password and access the online Notice of Loss, follow these instructions:

- Go to www.cunamutual.com and click <Register Now>.
- Under "My Profile", complete the information about you, then read and check the [Standards and Acceptable Use Policy](#) and click <Continue>.
- Next, create a user ID and password, select and answer to the security question, enter the user validation code, and click <Continue>.
- Under "Services and Roles," expand the heading to see a list of services from which you may select. Choose the services and roles you need and click <Continue>. To obtain access to the online Notice of Loss, select the "Claims Notice of Loss" and "Processor Role" options under "Credit Union Protection Services."

If you already have an ID and password, but do not have access to the online Notice of Loss:

- Go to www.cunamutual.com and login with your user ID and password
- Select the "My Services" tab.

- Click <Edit My Services> link at the top of the screen.
- Under “Credit Union Protection services,” select the Claims Notice of Loss and Processor Role options.
- Click <Submit>.

Question #6: Where are the forms I need to begin a Bond claim?

A: The forms required to submit a Bond Notice of Loss can be found on the CUNA Mutual Group web site:

- Click the ‘Claims Tab’ from cunamutual.com ‘My Services’ page, and then click on the ‘Forms Search’ link under Initiate a Notice of Loss section.
- When you reach the ‘Forms’ page, select ‘Claim’ from the ‘Form Type’ dropdown menu.
- Select ‘Bond’ from the ‘Product’ dropdown and hit <Search>.
- This produces the list of Bond claim forms; select ‘Notice of Loss Bond’ from the list.

Question #7: What is the difference between a Notice of Loss and Proof of Loss form?

A: A Notice of Loss is a written or electronic notice sent to CUNA Mutual Group by you at the earliest practicable moment after the discovery of a loss, but cannot exceed 60 days after such discovery, regardless to the amount or whether the loss appears to exceed the deductible.

Within 180 days of submitting the Notice of Loss to CUNA Mutual Group, your credit union must submit a complete, sworn Proof of Loss document. The Proof of Loss includes the necessary explanation and documentation to prove the cause of loss, the amount of the loss and the identity of the persons, if known, who caused the loss. The sworn Proof of Loss must be signed by the President or Chairperson of the Board of Directors and the signature must be notarized. For Faithful Performance coverage or Faithful Performance-Enhanced coverage, you must name the “employee” who “fails to faithfully perform his/her trust” in the Proof of Loss.

Question #8: What is the “Discovery of Loss”?

A: “Discovery” occurs when you first become aware of facts which would cause a reasonable person to assume that a type of loss covered under the Bond policy has been or will be incurred, regardless of when the act or acts causing or contributing to the loss occurred. The exact amount or details of the loss may not be known at the time of discovery.

Discovery also includes when you receive notice of an actual or potential claim alleging that your credit union is liable to a third party under circumstances which, if true, would constitute a loss under the Bond policy.

Question #9: What are my credit union’s duties in the event of a loss?

A: Your credit union must do the following in the event of a loss:

- Within 180 days of submitting the Notice of Loss to CUNA Mutual Group, your credit union must submit a complete, sworn Proof of Loss.
- Take all reasonable measures to minimize the loss after learning of it, including collection or other efforts.
- Give CUNA Mutual Group reasonable access to your property, books, records, and operations relevant to the loss.
- Notify the appropriate law enforcement authorities if a criminal law may have been broken.
- Permit CUNA Mutual Group to question your directors and employees at reasonable times. This questioning may be under oath and they may be required to sign their statements.
- Immediately send CUNA Mutual Group any legal papers or notices received concerning the loss.
- Cooperate with CUNA Mutual Group in all matters pertaining to the loss.

Question #10: What reports are available?

A: CUNA Mutual Group provides you with direct access to claims history reports with up to five years of loss data. Your claim information is sub-totaled by policy, coverage, and year to help you understand loss trends and assist in making future insurance-purchasing decisions. These reports include three or five year reports only.

To access your online Claims History Report:

1. Sign in to www.cunamutual.com
2. From the 'My Services' tab, click Claims Tab, under the 'Check Claims Status' section, click on "Protection (CUP) Claims" to view claims history reports, loss trends and claims information

NOTE: You will need a secure user ID and password to log into this site. If you do not have a user ID or password, please see the instructions above.

Question #11: Who can I contact if I have questions about a claim?

A: For claim related questions, contact our Credit Union Protection Response Center at 800.637.2676.

Plastic Card Claims - Self Help Guide

Requirements Prior to Filing a Plastic Card Claim

You are required to notify CUNA Mutual Group in a timely basis for all cardholder losses. When you first discover a loss, submit an online Notice of Loss at www.cunamutual.com, within 30 days of the discovery. Follow the directions below to submit a Notice of Loss online.

- Sign in to www.cunamutual.com
From the 'My Services' tab, click Claims Tab, under the 'Initiate a Notice of Loss' section, click on "Plastic Card Customer Care Center Claims" to submit a plastic card loss
- Contact the Credit Union Protection Response Center at 800.637.2676.

Your credit union has a duty to take all reasonable measures to minimize the loss after learning of it, including chargebacks and pre-Compliance/compliance measures.

It is critical that you maintain all records to support each cardholder loss. This may include all or some of the following:

- Other applicable documents to support claim such as Visa or MasterCard authorization logs.
- Any information obtained that can be used to pursue any available criminal and/or subrogation action.

Required Documents to File a Plastic Card Claim

The following documentation is required to support your claim.

- Authorization reports containing the following fields:
 - Point of Sale (POS) mode of entry
 - Dollar amount of unauthorized transactions
 - CVV/CVC validation for magnetic stripe transactions
 - Merchant Category Code (MCC) or Service Indicator Code (SIC)
 - For mail order, telephone order or Internet transaction, provide an authorization report showing the Address Verification Service (AVS) response, and/or the CVV2/CVC2 response code, and/or Verified by Visa® or MasterCard® Secure Code™ (latter applies to Internet transactions only)
- Exception record or clearing record displaying each fraudulent transaction on the cardholder's account.
- A copy of the cardholder's account statement showing Debit signature or PIN transactions.

Submit supporting documents by either faxing them to CUNA Mutual Group at 608.236.8008 or emailing them to plasticcardmail@cunamutual.com.

How to File a Plastic Card Claim

Submit an online Proof of Loss within 30 days of conclusion of the chargeback process. Follow the directions below to submit this form online.

- Sign in to www.cunamutual.com
From the 'My Services' tab, click Claims Tab, under the 'Initiate a Notice of Loss' section, click on "Plastic Card Customer Care Center Claims" to submit a plastic card loss
- Print a copy of the "Acknowledgement of Plastic Card Proof of Loss" to submit with the required documentation outlined above.

How to Check a Plastic Card Claim Status

You can view the status of your Plastic Card claim via the **Plastic Card Reports**. Follow the directions below to view these reports online.

- Sign in to www.cunamutual.com
- From the 'My Services' tab, click Claims Tab, under the 'Check Claims Status' section, click on "Plastic Card Customer Care Center Claims" to view claims history reports, loss trends and claims information

Plastic Card Claims - Frequently Asked Questions

The following information is provided to assist your credit union with questions on Plastic Card claims. It is not intended to be all inclusive, but is designed to provide you general information on the most frequently asked questions. To receive special assistance or instructions, contact our Credit Union Protection Customer Response Center toll-free at 800.637.2676.

Question #1: What is the overall process of a claim?

A: The claims process includes the following steps:

Step 1: Your credit union or member discovers unauthorized uses of their plastic card or plastic card number.

Step 2: Your credit union reports the loss to CUNA Mutual Group by filing an online Notice of Loss within 30 days of discovery via the Plastic Card Customer Care Center at www.cunamutual.com.

Step 3: Your credit union takes all reasonable measures to minimize the loss after learning of it, including chargebacks and pre-compliance/compliance measures.

Step 4: After completing the chargeback process, your credit union gathers the required documentation necessary to submit a claim (see required documentation listed below).

Step 5: Your credit union changes the Notice of Loss to a Proof of Loss online within 30 days from receipt of the chargeback close-out.

Step 6: After submitting the Proof of Loss, your credit union submits the required documentation either by faxing 608.236.8008 or emailing plasticcardmail@cunamutual.com.

Step 7: CUNA Mutual Group will review the claim submission and documentation and determine coverage.

Question #2: How do I file a claim?

A: Sign in to www.cunamutual.com

From the 'My Services' tab, click Claims Tab, under the 'Initiate a Notice of Loss' section, click on "Plastic Card Customer Care Center Claims" to submit a plastic card loss

Question #3: How can I tell if CUNA Mutual Group received my claim documentation?

A: Sign in to www.cunamutual.com

From the 'My Services' tab, click Claims Tab, under the 'Check Claims Status' section, click on "Plastic Card Customer Care Center Claims" to view claims history reports, loss trends and claims information

Question #4: How do I check the status of a claim?

A: Sign in to www.cunamutual.com

From the 'My Services' tab, click Claims Tab, under the 'Check Claims Status' section, click on "Plastic Card Customer Care Center Claims" to view claims history reports, loss trends and claims information

Question #5: What documents or information are required when filing a claim?

A: The following documentation is required to support your claim debit or credit card claim:

- Copy of the Proof of Loss Summary form.
- For debit cards, account statements containing a running balance beginning with the day prior to the 1st fraudulent transaction posting through the day of the final fraudulent transaction posting on the cardholder's account.
- Authorization report showing the following fields:
 - CARD PRESENT (Signature & PIN) CARD NOT PRESENT
 - Account number
 - Date of transaction
 - Dollar amount of transaction
 - Point of Sale (POS) mode of entry
 - Dollar amount of unauthorized transactions
 - CVV/CVC validation for magnetic stripe transactions
 - Approval Code/Authorization
 - Merchant Category Code (MCC) or Service Indicator Code (SIC)
 - For mail order, telephone order or Internet transaction, provide an authorization report showing the Address Verification Service (AVS) response, and/or the CVV2/CVC2 response code, and/or Verified by Visa or MasterCard Secure Code (internet transactions only)

Question #6: How long does the claim process take?

A: CUNA Mutual Group receives the Proof of Loss within 24 hours of your completed online submission.

Question #7: How are payments made?

A: Payments for Plastic Card claims are made via Electronic Funds Transfer (EFT). If your credit union does not receive payments by EFT, a paper check will be mailed to you.

Question #8: What reports are available?

A: Many claims reports are available on the Plastic Card Customer Care Center at cunamutual.com:

- The Claim Summary Report provides a current state overview of the entire claim status.

- The [Standard Cardholder Loss Detail Report](#) provides a current status of individual cardholder losses, along with an overview of the entire claim status. This report is customizable.
- The [Fraud Type Report](#) provides your credit union's percentage of losses by fraud type for the last four policy periods.
- The [Payment Report](#) provides the individual cardholder losses that make up each claim payment, along with an overview of the claim status at the time of payment.
- The [Notice of Loss Report](#) provides a current listing of previously submitted Notices of Loss. Once a Proof of Loss is submitted, the Notice of Loss no longer appears on this report.

Question #9: Who can I contact if I have questions about a claim?

A: For additional information on the plastic card claims process or an individual claim, please call our Credit Union Protection Customer Response Center toll free at 800.637.2676.

Question #10: How do I change a Notice of Loss or Proof of Loss?

A: If incorrect information has been entered on a Notice of Loss, select the <Edit> button next to the cardholder name to make change(s). If you need to make corrections to a Proof of Loss that has already been submitted, contact our Credit Union Protection Customer Response Center at 800.637.2676.

Question #11: What determines the policy period in which the cardholder loss applies?

A: The date of loss is the date your credit union and/or card processor becomes aware of the unauthorized use of the cardholder's card or card number.

Question #12: What are my card deductibles?

If your credit union has no claims for the policy period, you can find your deductibles by contacting the Credit Union Protection Customer Response Center at 800.637.2676. If you have submitted claims in the policy period, you can access your card deductibles via the Plastic Card Reports:

- Select the Plastic Card Customer Care Center link at cunamutual.com under Check Claim Status section on Claim Tab under My Services
- Select the <Plastic Card Reports> link.
- Select the <Claims Summary> link.
- Select the <Policy Period/Claim Number> in the drop-down box.
- Click the <Generate Report> button.
- This report shows the annual aggregate deductible and if applicable, the per card number deductible and per card limits.

Question #13: How do I get access to the Plastic Card Customer Care Center?

A: Access to this online tool requires a user ID and password. If you do not have a user ID and password, go to “New User Registration.” Follow the directions to request access to the Credit Union Protection Notice of Loss; the Plastic Card Customer Care Center will be part of this service. Select both the *Processor* and *Reports Admin* roles under the Credit Union Protection Services and Roles.

If you already have a user ID and password but can't access the Plastic Card Customer Care Center, click on the 'My Services' tab, then “Edit My Services & Roles” to add the Credit Union Protection Notice of Loss (select the *Processor* and *Reports Admin*. roles) to your personalized list. If you forgot your password or need help getting access, contact our Internet Technical Support at 800.962.5465.

Question #14: Why have we not gotten money back from our deductible?

A: Although the claims you submitted may exceed the annual aggregate deductible, there may be a 'per card deductible' or 'per card limit' applied to your losses. Any loss amount under the per card deductible does not apply to the annual aggregate deductible. Any loss amount over the per card limit does not apply to the annual aggregate deductible. If you have any questions regarding your claim, please contact our Credit Union Protection Customer Response Center at 800.637.2676.

Third-Party Litigation - Self Help Guide

Requirements for Filing a Claim

The following is needed to file a claim:

- Submit the claim (also known as a Summons and Complaint, monetary demand, Equal Employment Opportunity Commission (EEOC) or Human Rights Commission (HRD) complaints).
- Submit a cover letter with the lawsuit, demand letter, EEOC or HRD and provide the following information on the cover letter:
 - Credit Union Contract Number
 - Date the Credit Union was served with the lawsuit or received the demand, EEOC or HRD complaint
 - Credit Union primary contact in discussing the lawsuit and coverage, including name, job title, phone number and email address

Filing your Claim

Send your cover letter, lawsuit, demand letter, EEOC or HRD by:

- Email to litigation.team@cunamutual.com, or
- Fax to 608.236.8098, or
- Contact the Credit Union Protection Response Center at 800.637.2676

Claim Acknowledgement

Upon receipt of your cover letter along with a copy of the lawsuit, demand letter, EEOC complaints or HRD complaints, CUNA Mutual Group will send your contact an acknowledgement email that includes the name and contact information of the Litigation Case Manager assigned to your case. The Litigation Case Manager assigned to your claim will contact you within 24 business hours of the claim assignment to start the investigation of the matter and answer any questions you may have.

Supporting Claim Documents

Documentation necessary to support a claim will vary depending on the type of claim and the specific facts of the claim involved. Your Litigation Case Manager will advise you of the appropriate additional documents needed, if any, to support your claim.

Examples of documents we may request for the following coverages:

- Lender Liability claims: loan documents, collection department documents such as notices, etc.
- Employment Practices claims: personnel file, performance corrective action documentation and names of all parties involved in the termination process. All employee documents need to be preserved.
- Business Liability claims: video from a slip and fall, written statements regarding the loss, police report.
- Supplemental Entity Litigation claims: contracts, notarized documents and member account information

Third-Party Litigation - Frequently Asked Questions

The following information is designed to provide general knowledge on the most frequently asked questions regarding Third Party Litigation Claims.

Question #1: How does the Third Party Litigation “claims process” work?

A: The claims process includes the following steps:

Step 1: Your credit union is served with a lawsuit, receives a written demand for damages, EEOC complaint or HRD complaint.

Step 2: Your credit union notifies CUNA Mutual Group immediately after receiving the lawsuit or demand by emailing or faxing the complaint with a cover letter that includes credit union contact information and date you were served with the complaint or received the documentation.

Step 3: The Litigation Assistant acknowledges receipt of the new matter and sends an email to the credit union contact confirming receipt of the matter and provides the contact information of the Litigation Case Manager assigned to the new matter.

Step 4: The Litigation Case Manager will contact you within 24 business hours of receipt of the new matter to gather all appropriate facts and advise what, if any, documentation should be submitted.

Step 5: The Litigation Case Manager will contact the credit union after a coverage determination is made to discuss all applicable coverage(s) and policy provisions. The Litigation Case Manager will follow up the phone call with a letter that outlines the applicable coverage(s) and policy provisions.

Step 6: The Litigation Case Manager will discuss the next steps in the litigation process.

Step 7: The Litigation Case manager will collaborate with the credit union and defense counsel to develop the best strategy to defend or resolve the matter.

Question #2: What if I receive a lawsuit, EEOC complaint or HRD complaint and an Answer to the complaint is due within a couple days?

A: The Litigation Case Manager will pay special attention to the date that the Answer to the lawsuit is due and make sure that CUNA Mutual Group protects your interests by either engaging counsel prior to the Answer due date or advising you. If there is no coverage to assist, we provide information to make sure that you engage counsel to file the appropriate response.

Question #3: Should I contact an attorney or does CUNA Mutual Group refer my case to an attorney?

A: The matter will be referred to an attorney from the CUNA Mutual Group Panel Counsel list based on the specific type of claim. For example, if the matter involved an employment matter, we would refer the case to an attorney or firm

that specializes in defending employment matters. The Litigation Case Manager will contact the law firm and provide them with a copy of the complaint as well as our contact person at the credit union.

Question #4: What if the credit union's attorney is familiar with the case? Can't we just use our firm?

A: We have a panel of firms that are:

- Familiar with and have worked with credit unions for years
- Geographically located in appropriate areas/familiar with the venue
- Experienced in the particular credit union specialty needed
- Experienced in defending claims where insurance is involved
- Experienced in partnering with credit unions and CUNA Mutual Group to defend claims
- Able to get up to speed quickly on new matters, even if they haven't been involved in the issue prior to the claim being tendered to CUNA Mutual Group.

Question #5: How do I find out which attorney is defending my claim?

A: The coverage letter we send to you will list the name and phone number of the attorney assigned to defend the credit union. You will also receive an acknowledgement by phone and/or letter from the attorney representing you. You may want to set up a time to meet or discuss the matter over the phone. This depends on the type of case. Please note that the attorney assigned to your case may ask you some of the same questions we asked you in our investigation of the matter.

Question #6: Can I call the attorney and how often will I hear from them?

A: You are welcome to call the attorney since they are defending you. Defense counsel should discuss their involvement as well as the process with you. This should include how you would like to be involved in the matter. Some credit unions want to be involved in every step and others want to be involved at certain times. That is for you and your defense counsel to decide. CUNA Mutual Group will also have an agreement with counsel as to their involvement and much of that depends on the type of case.

Question #7: What is expected of me after the case is referred to defense counsel?

A: There are deadlines in litigation, and it is the responsibility of legal counsel (with your cooperation) to meet the deadlines. Frequently, this means that they will ask you for documents, information, signatures – and your time – on a timeline that may or may not be convenient for you. You may be required to attend mediations or depositions or court appearances. They will need to discuss the case with you.

Question #8: How long does the claim process take?

A: The length of the process varies. A case can conclude in a couple months or last several years. Once we refer the matter to defense counsel, we ask for an Early Case Assessment to get an initial idea if this is a case to work to conclude, a case to defend, or a case that we need to investigate further. CUNA Mutual Group will collaborate with defense counsel and you to agree on an action plan going forward.

Question #9: Whom can I contact if I have questions about my claim?

A: You can call or email the Litigation Case Manager to discuss your case. You can also contact the attorney at any time.

Question #10: How is the deductible handled?

A: If you have a deductible, the deductible is separate from any potential contribution to the settlement. We generally will collect the deductible after the deductible amount is incurred. If there is settlement on the case, we could collect the deductible after that time. The deductible amount for each policy is always listed on the coverage letter we send to you.

Question #11: What does “contribution” mean?

A: There are times when we will be defending a credit union claim that will include covered and uncovered damages. Uncovered damages are damages that are being claimed but are not covered under the insurance policy. If there are uncovered damages, we may ask you to contribute to the settlement for those damages that are not covered on your policy.

Question #12: Will my case go to trial?

A: Your initial reaction to the lawsuit may be insistence that the claim has no merit whatsoever – and determination to fight to victory at trial. While this may be the appropriate strategy, and is certainly the best approach in some cases, most cases take a long time from many months to even years to get to trial. It should be noted that the vast majority of cases are resolved without trial – typically by either a judge's order based on a motion or by settlement. The strategy and goals will vary for each case and not all cases end with a judge entering a judgment.

Billing - Frequently Asked Questions

The following information is provided to assist your credit union with billing questions. It is not intended to be all inclusive, but is designed to provide you general information on the most frequently asked questions. To receive special assistance or instructions, contact our Credit Union Protection Customer Response Center toll-free at 800.637.2676.

Question #1: Why did we receive a refund?

A: Refunds are issued to the credit union for various reasons. Some refunds are due back if there are adjustments, amendments or audits made to a policy that reduces the amount owed to CUNA Mutual Group. Refunds are also given if there is an overpayment or duplicate payment received for a billing. A refund may also result from a rate change, depending on the product.

Please contact our Billing & Collection team at 800.452.8877 Opt 1 if you need additional assistance.

Question #2: Where can we find the products for which we are being billed?

A: On the billing invoice, you will see a list of the product names and amounts that are due. The invoice will give you a breakdown of the amounts owed for each individual product or item.

The high level name of the product line being billed is shown in the upper right hand corner on the front page of the invoice. Subsequent details of the individual policies or products/items are shown on the following pages.

Billing details are available through WebEFT (our electronic funds transfer system) on www.cunamutual.com for credit unions that do not receive a paper bill. Please contact our Billing & Collection team at 800.452.8877 Opt 1 if you need additional assistance.

Question #3: What if we receive a billing invoice and the amount due has increased?

A: This is usually the result of a previous balance owed and re-billed on the current bill or from a change in the policy. Please contact our billing department for more details 800.452.8877 Opt 1.

Question #4: How do I change the billing contact person, credit union address, bill date or other billing information?

A: Please contact our Billing & Collections team at 800.452.8877 Opt 1 and a representative will be able to update contact information over the phone.

You may also email our billing team at BCNotices@cunamutual.com.

Also, changes to a contact can be mailed and submitted through our lockbox at PO Box 2964, Milwaukee, WI 53201-2964.

Question #5: How do I request a reprint copy of the billing invoice?

A: Please contact our Billing & Collections team at 800.452.8877 Opt 1 and a representative will be able to send a copy of the invoice upon request.

Question #6: Can we pay our bill with the credit union's corporate credit card?

A: No, currently our system is only able to accept payments via check or through our Electronic Funds Transfer (WebEFT) system, if applicable to your credit union.

Question #7: How can we pay our bill electronically?

A: We can send you an authorization form for WebEFT to complete and fax back to us. To add the WebEFT service, click on the 'My Services' tab, then "Edit My Services & Roles". Under 'Financial Resources', select 'WebEFT' and click <Submit> at the bottom of the page.

Question #8: Where do I find policy term dates?

A: Policy term dates can be found on the billing invoice. The policy term dates are usually a one year term but may change if there is an amendment to the policy or cancellation.

Question #9: Where do we send billing payments?

A: All payments should be made payable to CUNA Mutual Group and can be mailed to PO Box 2964, Milwaukee, WI 53201-2964

Question #10: If our payment is past due, will we receive a reminder to send payment?

A: Yes, you will receive a follow-up billing document and our Billing & Collections team will contact the credit union once the payment is 30+ days past due as a courtesy reminder that payment has not been received. Invoice format products will have a past due water mark on the paper bill and net bill format products will show a balance carried forward.

Question #11: Why is the premium different on the last bill for my Commercial Lines policy term?

A: In most cases the monthly premium is determined by taking the annual premium and dividing by 12. This may not calculate to 12 equal installments. When it does not, the bill for the last month of your policy term is adjusted so the total amount billed over the 12 months will equal to the annual premium on your policy declarations page.

Question #12: If we are planning to or recently elected coverage changes, should I wait for a new bill?

A: A new bill will be sent to the credit union if there are changes made to your policy. If you are in the process of working with the sales staff to make changes to your coverage, please send a note to our billing team via email at BCNotices@cunamutual.com or to our mailing address at PO Box 2964, Milwaukee, WI 53201-2964 advising changes have been made to your coverage and payment will be sent once a new bill is received.

Credit Union Billing and Collections Center

800.452.8877 or email
BCPROC@cunamutual.com

Collateral Products

800.557.8955
•Service and claims for Collateral Products for both credit unions and members.

Credit Union Protection Response Center

800.637.2676 or email
cuprotection@cunamutual.com
• Obtain certificates of insurance or make coverage changes
• Get claim filing assistance and receive help with billing and other questions

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10001548-0112 Rev. 1.29.2014

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Visit www.cunamutual.com or call 800.356.2644 for more information.



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