

The FORUM *Exciting News!*

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Escapees Mail Service Newsletter
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Escapees Mail Service...just keeps getting better!

We are excited to share the good news about all the various projects we have been working on to make your Escapees Mail Service even better. As you know, we surveyed you in the last *Forum* to get your input on how important identity theft insurance is to you and if you are interested in a prescription drug program. Updated reports on both programs are detailed below.

Mail Service Members Insured Free!

It is estimated that almost 10,000,000 people had their identity stolen in the last year alone. Identity theft losses cost businesses and financial institutions nearly \$48 billion last year, while consumer victims reported \$5 billion in out-of-pocket expenses.

Surveys indicated that the majority of respondents prefer \$25,000 coverage at a cost of \$10 per person per year.

Because people with good credit are often targets of identity theft and credit fraud, the Escapees Mail Service has made arrangements for you to be covered under the St. Paul Travelers Identity Fraud Expense Reimbursement Master Policy.

Travelers was the first insurer to offer this type of identity theft protection, and Escapees is the first mail service to insure its members. Travelers' standard program is \$25 per year, with a \$15,000 limit and \$100 deductible. However, we have secured a plan for each and every one of you that provides a \$25,000 limit, zero deductible, and we are going to pick up the tab!

It is important to recognize that Escapees Mail Service will re-evaluate this program on a year-to-year basis, and may be cancelled with 30-day written notification (or announced in an Escapees Mail Service *Forum*). Identity theft coverage will apply only to mail service members in good standing, subscribing to categories A, B, or C.

We feel this policy supersedes the average member's coverage needs, but only you can make that decision. Review the coverages on the master policy and determine if it is adequate for your needs. For more extensive coverage, here are two additional resources:

- Pre-paid Legal Services, Inc., \$9.95 per month
- Identity Safeguards: Gold/Platinum, \$12.50–\$22.50 per month

Master Policy Coverages

Identity Fraud Expense Reimbursement

Expense reimbursement covers expenses, including legal fees you may incur in your efforts to restore your financial health and clear your credit history after an identity fraud up to the limit of coverage. There is no deductible. You can be reimbursed for expenses incurred as a direct result of identity theft, including:

- (i) Costs for notarizing fraud affidavits or similar documents for financial institutions or similar credit grantors or credit agencies that have required that such affidavits be notarized.

- (ii) Costs for certified mail to law enforcement agencies, credit agencies, financial institutions or similar credit grantors.

- (iii) Lost wages as a result of time taken off from work to meet with, or talk to, law enforcement agencies, credit agencies, and/or legal counsel, to complete fraud affidavits, or due to wrongful incarceration arising solely from someone having committed a crime in the Insured's name, up to a maximum payment of \$500 per week for a maximum period of four weeks. Lost wages shall not apply in the case of wrongful incarceration absent all charges being dropped or an acquittal.

- (iv) Loan application fees for re-applying for a loan or loans when the original application is rejected solely because the lender received incorrect credit information.

- (v) Charges incurred for long distance telephone calls to merchants, law enforcement agencies, financial institutions or similar credit grantors, or credit agencies to report or discuss an actual identity fraud.

- (vi) Reasonable attorney fees incurred with the company's prior consent, for:

(a) defense of lawsuits brought against the insured person by merchants or their collection agencies,

(b) the removal of any criminal or civil judgments wrongly entered against an insured person, and

(c) challenging the accuracy or completeness of any information in a consumer credit report.

Insurance Policy Exclusions

This policy does not apply:

(a) to loss due to any fraudulent, dishonest, or criminal act by an insured person or any person acting in concert with an insured person, or by any authorized representative of an insured person, whether acting alone or in collusion with others;

(b) to loss other than expenses;

(c) to an identity fraud that commenced, or expenses incurred, when an individual was not an insured person.

(d) to loss due to nuclear reaction, nuclear radiation or radioactive contamination, or due to any act or condition incident to any of the foregoing; or (e) to loss due to war, whether or not declared, civil war, insurrection, rebellion, revolution, or to any act or condition incident to any of the foregoing.

This document is an outline of benefits only. Coverage is subject to terms and conditions of the policy.

Filing a Claim

To file a claim under the Escapees Master Policy, please contact:

Travelers Excess & Surplus Lines Company,

Bond Claim Department, Hartford, CT 06186 **800-842-8496**

- View Escapees' Master Policy at www.escapees.com/IDtheft/

- Visit www.travelers.com/personal/theft/ for additional information and helpful tips on how to reduce your exposure.

Prescription Drugs—Special Delivery!

Escapees staff understands how difficult and cumbersome it can be for many traveling members to get their prescriptions filled and mailed to them without hassle. Some of you have insurance that helps with your drug purchases, and others are satisfied with various mail order services for this need. However, there are members who would appreciate not only a discount on their out-of-pocket purchases, but would also like to reduce the hassle involved in getting prescriptions filled.

With the assistance of Escapees member Bill Fisher, who is a pharmacist by trade, we have been meeting with corporate representatives of Brookshire Bros. Pharmacy to see if we can establish a program that will offer a substantially reduced rate on prescriptions ordered through their stores and to see if we can have those orders delivered directly to the Escapees Mail Service facility for you.

Brookshire Bros. is as excited as we are about the possibilities. We will keep you informed as we work through the final logistical details. We look forward to bringing this program to you in the very near future!

New Mail Service Cards

As if all the above news were not good enough, we have more! We have ordered all new hard-plastic membership cards for each of you. As you renew your mail service subscriptions, you will receive your new cards and can discard the old, more flimsy, cards.



Please remember that these cards are not reissued each year. They contain your proper mail service address and contact information, so keep them in a secure but handy place. (Replacement cards will cost \$1.)

What's the catch?

Okay, there is a slight catch. The truth is we cannot absorb the cost of increased operational fees, new program enhancements, and the ever-increasing staff expenses without a small increase in your mail service dues.

No one likes their fees to go up, but we hope you agree that your Escapees Mail Service benefits far exceed the services offered elsewhere. As always, Escapees strives to keep our rates as low as possible, but at the same time provide the excellent service and programs you both depend on and deserve. Our promise to you is to continue to look at innovative ways to speed mail delivery and increase efficiency. We will continue to work hard to protect both your privacy and your personal rights. And, we will never settle for mediocrity. Our goal continues to be that Escapees has the most friendly, courteous, and helpful mail-forwarding service in the country.

Beginning November 1, 2004, Escapees Mail Service rates will increase slightly. The new rates will be:

- Category A \$85
- Category B \$105
- Category C \$125

We checked it out, and this increase is less than a super-sized meal at a fast food restaurant!

2004 General Election

If you plan to vote with an absentee ballot in this election, it is important to remember that there is only a 60-day window in which to accomplish this, beginning September 3. ***Be sure to follow all instructions on your application and ballot carefully!***

November 2, 2004, General Election

- Sept. 3 First day to apply for ballot by mail
- Oct. 4 Last day to register to vote
- Oct 18 Early voting begins
- Oct. 26 Last day to apply for ballot by mail
- Oct. 29 Last day of early voting
- Nov. 2 Election day

Voter Resources

- Polk County ballot applications fax line 936-327-6874
- Polk County Clerk's office 936-327-6804
- Polk County Republican Party 936-327-8683

- Polk County Democratic Party 936-327-5910
- Polk County Libertarian Party 936-685-4992

On-line Resources

- Escapees voter info www.escapees.com/voterinfo.asp
- Texas voter info www.sos.state.tx.us/elections/voter
www.politics.com/tx.htm
- Republicans www.texasgop.org
- Polk Co. Republicans www.polkcountygop.org
- Democrats www.txdemocrats.org
- Libertarians www.tx.lp.org
- General local news www.EastTexasNews.com

Escapees Hosts Political Forum

Escapees will host a political forum at Rainbow's End, October 7, in the Activity Center from 1:30 p.m. – 4:00 p.m.

We expect most of the local candidates and many state level candidates to attend.

Join us and learn more about their individual platforms.