

This Guide to Benefit describes the benefit in effect as of 4/1/11. This benefit and description supersedes any prior benefit and description you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefit

Your Visa Card Guide to Benefits Package



M-106622

FOR QUESTIONS OR ASSISTANCE 24 HOURS A DAY, 365 DAYS A YEAR, CALL THE TOLL-FREE NUMBER ON THE BACK OF YOUR VISA BUSINESS® CARD, OR 1-800-VISA-911.®

For questions about your account, balance, or rewards points please call the customer service number on your Visa statement.

Auto Rental Collision Damage Waiver

What is this benefit?

Subject to the terms and conditions provided in this Guide to Benefit, the Visa Auto Rental Collision Damage Waiver benefit ("Auto Rental CDW") provides reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. In your country of residence, this benefit is supplemental to, and excess of, any valid and collectible insurance from any other source. We will reimburse only for that theft or damage not payable by any other party. Here are answers to some commonly asked questions about the benefit.

Who is eligible?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Visa card. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What is covered?

Subject to the terms and conditions in this Guide to Benefit, if you do not have personal automobile insurance or any other insurance covering this theft or damage, this benefit reimburses you for the covered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges that occur while you are responsible for the rental vehicle. If you have personal automobile insurance or other insurance covering this theft or damage, the Visa Auto Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance, and any unreimbursed portion of valid administrative and loss-of-use charges imposed by the rental car company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility. Only vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence are covered.

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this Guide to Benefit, Visa Auto Rental CDW applies to eligible theft or damage or expenses that are not covered by insurance or reimbursement.

The benefit covers:

- Physical damage and/or theft of the covered rental vehicle.
- Valid loss-of-use charges imposed and substantiated by the auto rental company through a fleet utilization log.
- Reasonable and customary towing charges, due to covered theft or damage to the nearest qualified repair facility.

How do I activate this benefit?

For the benefit to be in effect, you must:

- Initiate and complete the entire rental transaction with your eligible Visa card, and
- Decline the auto rental company's collision damage waiver (CDW/LDW) option or similar provision.

Helpful hints:

- Check the rental vehicle for prior damage before leaving the rental lot.
- Review the auto rental agreement carefully to make sure you are declining CDW/LDW and also to familiarize yourself with the terms and conditions of the auto rental agreement.

What do I do if I have an accident or the rental vehicle is stolen? Immediately call the Benefit Administrator at 1-800-VISA-911 to report the theft or damage regardless of whether your liability has been established. If you are outside the United States, call collect at 303-967-1096. The Benefit Administrator will answer any questions you or the auto rental company may have and will then send you a claim form.

All incidents must be reported immediately following the theft or damage, but in no event later than forty-five (45) days* following the date of the theft or damage. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any incident. You must make every reasonable effort to protect the rental vehicle from theft or damage.

What is not covered?

- Any obligation you assume under any agreement (other than the deductible under your personal auto policy).
- Any violation of the auto rental agreement or this benefit.
- Injury of anyone or damage to anything inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Personal liability.
- Expenses assumed, waived, or paid by the auto rental company or its insurer.
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.
- Depreciation of the rental vehicle caused by the incident including, but not limited to "diminished value."
- Expenses reimbursable by your insurer, employer, or employer's insurance.
- Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.
- Wear and tear, gradual deterioration, or mechanical breakdown.
- Items not installed by the original manufacturer.
- Damage due to off-road operation of the rental vehicle.
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities).
- Confiscation by authorities.
- Vehicles that do not meet the definition of covered vehicles.
- Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.
- Leases and mini leases.
- Theft or damage as a result of the authorized driver's and/or cardholder's lack of reasonable care in protecting the rental vehicle before and/or after theft or damage occurs (for example, leaving the vehicle running and unattended).
- Theft or damage reported more than forty-five (45) days* from the date of the incident.
- Theft or damage for which a claim form has not been received within ninety (90) days* from the date of the incident.
- Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days from the date of the incident.

* Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.

* Not applicable to residents of certain states.

What if the auto rental company insists that I purchase the auto rental company's auto insurance or collision damage waiver?

Call the Benefit Administrator at **1-800-VISA-911** for help. If you are outside the United States, call collect at 303-967-1096.

When and where do I have this benefit?

This benefit is available in the United States and most foreign countries. **No benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.** Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. **Because regulations vary outside the United States, we recommend you check with your auto rental company and the Benefit Administrator before you travel to make sure Visa Auto Rental CDW will apply.**

This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized driver permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

How does this benefit apply?

Within your country of residence, Visa Auto Rental CDW supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. It does not duplicate insurance provided by or purchased through the auto rental company; it will not pay for theft or damage reimbursable by your own insurer, employer, employer's insurance, or any other valid and collectible reimbursement; however, it will pay for the outstanding deductible portion or other charges, including valid administration and loss-of-use charges not covered by your applicable automobile insurance policy. Outside your country of residence or if you do not have automobile insurance, you do not have to claim payment from any other source of insurance before receiving the benefit.

What types of rental vehicles are not covered?

Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

Examples of excluded expensive or exotic automobiles are the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.

An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.

This benefit is provided for only those vans manufactured and designed to transport a maximum of eight (8) people including the driver and which is used exclusively to transport people.

If you have any questions regarding a specific vehicle, call the Benefit Administrator at **1-800-VISA-911**. If you are outside the United States, call collect at 303-967-1096.

What do I need from the auto rental company in order to file a Visa Auto Rental CDW claim?

At the time of the theft or damage, or when you return the rental vehicle, immediately ask the auto rental company for:

- A copy of the accident report form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim.
- A copy of the initial and final auto rental agreement(s).
- A copy of the repair estimate and itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.

How do I file a claim?

You, the cardholder, are responsible for reporting your claim to the Benefit Administrator immediately, but in no event later than forty-five (45) days* from the date of theft or damage, or your claim may be denied. Notice to any other party will not suffice. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any theft or damage.

Submit the following documentation to the Benefit Administrator:

- The completed and signed Visa Auto Rental CDW Claim Form. **Your completed claim form must be postmarked within ninety (90) days* of the date of the theft or damage, even if all other required documentation is not yet available, or your claim may be denied.**
- A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible Visa card.
- A statement from your insurance carrier (and/or your employer or employer's insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, a notarized statement of no insurance or reimbursement is required.
- A copy of the declaration page from your automobile insurance carrier.

The following documents must be obtained from the auto rental company and provided to the Benefit Administrator:

- A copy of the accident report form.
- A copy of the initial and final auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

For faster filing, or to learn more about Visa Auto Rental CDW, go to www.visa.com/eclaims.

If you experience difficulty in obtaining all the required documents within ninety (90) days* of the date of theft or damage, just submit the claim form and any documentation you already have available. NOTE: All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage.

Do I have to do anything else?

Usually not. Under normal circumstances, the claim will be finalized within fifteen (15) days after the Visa Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

However, if the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the cost of payment made to you.

You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

* Not applicable to residents of certain states.

Additional Provisions for Auto Rental CDW: You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from theft or damage. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the incident/occurrence. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of the incident/occurrence.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit, and if so, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 303-967-1096.

FORM #VARCDW - 2010 (Stand 04/11)

Description of Coverage

Travel Accident & Baggage Delay Insurance

THE PLAN: As an eligible Cardholder of GTE Financial, you, your spouse or Domestic Partner and your Dependent Children will be automatically insured up to the benefit amount associated with your card against accidental loss of life, limb, sight, speech or hearing occurring on a Common Carrier Covered Trip while 1) riding as a passenger in, entering or exiting any Common Carrier on which the Insured Person has purchased passage; or 2) riding as a passenger in, entering or exiting any Conveyance licensed to carry the public for hire or any Courtesy Transportation provided without a specific charge and while traveling to or from the airport, terminal or station: a) immediately preceding the departure of the scheduled Common Carrier on which the Insured Person has purchased passage; or b) immediately following the arrival of the scheduled Common Carrier on which the Insured Person was a passenger; or 3) at the airport, terminal or station at the beginning or end of the Common Carrier Covered Trip. If the purchase of the Common Carrier passenger fare is not made prior to the Insured Person's arrival at the airport, terminal or station, coverage will begin at the time the cost of the Common Carrier passenger fare is charged to the Insured Person's Account.

Eligible Cards	Benefit Amount
Visa Platinum EMV	\$100,000
Visa Gold	\$500,000
Visa Classic	\$100,000
Visa Business	\$100,000

ELIGIBILITY: This insurance plan is provided to eligible Cardholders of GTE Financial automatically when the entire cost of the passenger fare(s) are charged to an eligible Card account while the insurance is effective. It is not necessary for you to notify your financial institution, the administrator or the Company when tickets are purchased.

THE COST: This insurance plan is provided at no additional cost to eligible cardholders. Your financial institution pays the full cost of the insurance.

BENEFICIARY: The Loss of Life benefit will be paid to the beneficiary designated by you. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) your spouse, b) your children, c) your parents, d) your brothers and sisters, e) your estate. All other indemnities will be paid to you.

THE BENEFITS: The full Benefit Amount is payable for accidental loss of life; loss of speech and loss of hearing; loss of speech and one of loss of hand, foot or sight of one eye; loss of hearing and one of loss of hand, foot or sight of one eye; loss of both hands, both feet, loss of sight or any combination thereof that occurs as the result of an accident. 50% of the Principal Sum is payable for accidental loss of hand, foot or sight of one eye (any one of each); loss of speech or loss of hearing. 25% of the Principal Sum is payable of loss of thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. "Benefit Amount" means the Loss amount at the time the entire cost of the passenger fare is charged to an eligible Card account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount.

ACCOUNT AGGREGATE LIMIT OF INSURANCE: If more than one Insured Person insured under the same Account suffers a loss in the same accident, Federal Insurance Company (the Company) will not pay more than three (3) times the applicable benefit amount (the aggregate limit of insurance). If an accident results in benefit amounts becoming payable, which when totaled, exceed three times the applicable benefit amount, then the aggregate limit of insurance will be divided proportionally among the Insured Persons, based on each applicable benefit amount.

ADDITIONAL BENEFITS:

Baggage Delay

We will reimburse the Insured Person up to the Daily Benefit Amount of \$100 per day, in the event of a Baggage Delay. **Baggage Delay** means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than four (4) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket. Our payment is limited to expenses incurred for the

emergency purchase of essential items needed by the Insured Person while on a Common Carrier Covered Trip and at a destination other than the Insured Person's primary residence. The Baggage Delay Daily Benefit Amount will be payable up to three (3) days.

Essential items not covered by Baggage Delay include, but are not limited to:

- 1) contact lenses, eyeglasses or hearing aids;
- 2) artificial teeth, dental bridges or prosthetic devices;
- 3) tickets, documents, money, securities, checks, travelers checks and valuable papers;
- 4) business samples;
- 5) jewelry and watches; or
- 6) cameras, video recorders and other electronic equipment.

The Baggage Delay Benefit Amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the Insured Person.

DEFINITIONS: **Accident or Accidental** means a sudden, unforeseen and unexpected event happening by chance. **Accidental Bodily Injury** means bodily injury which is accidental, the direct cause of a loss, is independent of disease, illness or other cause and occurs while you are insured under this policy, which is in force. **Account** means credit card accounts, debit card accounts, central bill accounts, checking accounts and savings accounts as set forth in the policy. **Accountholder** means any individual who is named on an open and active account with the Policyholder. **Cardholder** means an individual who is named on the account card issued by the policyholder. **Common Carrier** means any motorized land, water or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. **Common Carrier Covered Trip** means travel on a common carrier when the full fare for transportation has been charged to your account issued by the policyholder. **Credit Card** means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card or other identification card or device issued to you. You may use the credit card to purchase, hire, rent or lease property or services. Credit Card does not include a debit card. **Debit**

Card means a payment medium that takes the form of a card, plate or other identification card or device issued to you as an owner of a deposit account maintained by the issuer. You may use the debit card to purchase, hire, rent or lease property or services. Debit Card does not include credit card. **Dependent Child** means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of 25, or classified as an incapacitated dependent child. **Domestic Partner** means a person designated by the primary insured person who is registered as a domestic partner or legal equivalent under the laws of the governing jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 consecutive months; is not legally married or separated and has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person nor domestic partner can be married to, nor in a civil union with, anyone else. **Immediate Family Member** means the insured person's spouse or domestic partner; children including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces and nephews. **Injury** means bodily injury which is accidental; is the direct source of a loss; is independent of illness, disease or other cause and occurs while you are insured under this policy which is in force. **Loss** means accidental loss of foot, loss of hand, loss of hearing, loss of life, loss of sight, loss of sight of one eye, loss of speech, loss of thumb and index finger. Loss must occur within one year after the accident. **Loss of Foot** means the complete severance of a foot through or above the ankle joint. **Loss of Hand** means a complete severance, as determined by a physician, of at least 4 fingers at or above the metacarpal phalangeal joint on the same hand or at least 3 fingers and the thumb on the same hand. **Loss of Hearing** means permanent, irrecoverable and total deafness, as determined by a physician, with an auditory threshold of more than 90 decibels in each ear. The deafness cannot be corrected by any aid or device. **Loss of Property** means Baggage Delay. **Loss of Sight** means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective

aid or device, as determined by a physician. **Loss of Sight of One Eye** means permanent loss of vision of one eye. Remaining vision in that eye must be no better than 20/200 using a corrective aid or device as determined by a physician. **Loss of Speech** means the permanent, irrecoverable and total loss of the capability of speech without the aid of mechanical devices, as determined by a physician. **Loss of Thumb and Index Finger** means complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a physician. **Physician** means a licensed practitioner of the healing arts acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include you, an immediate family member, your employer or business partner or the policyholder. **Policyholder** means PSCU **Proof of Loss** means written evidence acceptable to us that an accident, accident bodily injury or loss has occurred. **Specialized Aviation Activity** means use of a properly certified aircraft for flight on a rocket propelled or rocket launched aircraft. Specialized Aviation Activity shall include any flight which requires a special permit or waiver from a governmental authority having jurisdiction over civil aviation, whether or not such permit or waiver is granted. **Spouse** means your husband or wife who is recognized as such by the laws of the jurisdiction in which the primary insured person resides. **We, Us and Our** means Federal Insurance Company.

EXCLUSIONS: This insurance does not apply to any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property when: 1) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property; or 2) there is any other legal prohibition against providing insurance for any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property. Additionally, this insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, the Insured Person 1) entering, or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency; 2) the Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment or diagnosis thereof. This exclusion

does not apply to the Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria; 3) participating in military action while in active military service with the armed forces of any country or established international authority. However, this exclusion does not apply to the first sixty (60) consecutive days of active military service with the armed forces of any country or established international authority; 4) traveling or flying on any aircraft engaged in Specialized Aviation Activities; 5) suicide, attempted suicide or intentionally self-inflicted injury; or 6) a declared or undeclared War.

CLAIM NOTICE: Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM FORMS: When the Company receives notice of a claim, the Company will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send the Company a written description of the loss.

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss.

TIME PAYMENT of CLAIMS: The Company will pay you or your beneficiary the applicable benefit amount as soon as complete proof of loss is received if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy. If a claim is contested by us, we will notify you or your beneficiary the reasons for contesting the claim within 45 days of receipt of complete Proof of Loss. If we request additional information from you or your beneficiary, upon receipt of requested information we will pay or deny the claim within 60 days. All overdue claim payments will bear simple interest at the rate of 10% per year.

EFFECTIVE DATE: Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you. Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meets the eligibility criteria as the Insured Person or the date on which the Company pays out 100% of the principal sum.

FOR CUSTOMER SERVICE INQUIRIES PLEASE CALL THE NUMBER ON THE BACK OF YOUR CARD.

For claims related matters ONLY, please contact the Claims Administrator:

Broadspire, a Crawford Company
PO Box 792190
San Antonio, TX 78279
Phone# 844-245-2503
Fax# 855-830-3728

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is a summary of the principal provisions of the insurance while in effect. Complete policy provisions are contained in the Master Policy 9907-84-82, which can be obtained from the Policyholder.



Plan Underwritten By
Federal Insurance Company
a member insurer of the
Chubb Group of Insurance Companies
15 Mountain View Road, P.O. Box 1615
Warren, NJ 07061-1615

Document Registration Service

What is Document Registration Service?

Document Registration Service allows account holders to register titles and identification numbers of important documents such as stocks, insurance policies, and passports – anything with a unique identification number. In case of an emergency, you can retrieve this information with just one toll-free call.

How do I sign up for the service?

List all of your important documents on the document registration form provided, and mail the form to Registration Services, P.O. Box 5554, Binghamton, NY 13902.

Auto Rental Discount

What is Auto Rental Discount?

As a GTE Financial* Platinum Card account holder, you qualify for car rental discounts through participating Avis, Budget, and Dollar auto rental agencies.

How does the Auto Rental Discount work?

At the auto rental counter, present your discount number that is listed below. Be sure to provide the appropriate discount number. You can reach these agencies at the toll-free numbers below.

Avis 1-800-239-6536 (AWD#B381900)

Budget 1-866-928-3438 (BCD#X736100)

Dollar 1-800-800-4000 (CD#CT5253)

What does the Auto Rental Discount entitle me to?

You receive discounts on selected auto rental rates through Budget and Alamo auto rental agencies**. These discounts apply to rentals at all participating locations in the United States, Canada and worldwide. Check at the rental counter for details.

How may I pay for the auto rental?

You may pay for your auto rental with your GTE Financial Platinum Card. Other major cards are also honored. Should you elect to pay cash, a cash deposit is usually required at the time of rental.

* GTE Federal Credit Union DBA GTE Financial

** Current discounts are subject to change without notice.

Thank you for being a valued GTE Financial Platinum Card account holder!

The 24-Hour Travel Center™ Featuring 5% Cash Bonus, Reduced Hotel Rates and The Member Specials Hotline

What is the 24-Hour Travel Center?

Your automatic access to the 24-Hour Travel Center is a benefit you receive as a valued GTE Financial Platinum Card account holder. You may book travel reservations through this service 24 hours a day, every day of the year. Also, under certain conditions, you are eligible for a 5% cash bonus on hotel/motel reservations and a 5% cash bonus on rental car, airline, rail travel and selected cruise reservations arranged through the 24-Hour Travel Center.

How do I use the 24-Hour Travel Center?

Originate and complete your reservations through the 24-Hour Travel Center, using the toll-free telephone reservation number 1-800-558-5300, valid anywhere in the United States, and your Member ID number 99931540. Your itinerary/confirmation will be sent via email and you will receive your boarding pass at time of check-in at the airport. The 24-Hour Travel Center cannot accept reservations for conventions, conference accommodations, travel industry representative rates, consolidator rates or chartered travel.

Am I eligible for reduced rates on hotel/motel rooms through the 24-Hour Travel Center?

If you book through the 24-Hour Travel Center, you may be eligible for up to a 15% discount at some of the nation's better known participating hotels and motels. These include certain Crowne Plaza, Wingate and DoubleTree locations. Your travel agent will inform you of participating hotels when you call to book the reservation. Certain exclusions may apply, and hotels and discounts may change without notice.

Can I book selected tour and cruise arrangements through the 24-Hour Travel Center?

The 24-Hour Travel Center will book your reservations for all available tour and cruise packages provided you have already made your package selection. If you are booking a cruise, provide the 24-Hour Travel Center with the following information:

- 1 Name of the cruise ship,
- 2 The cabin category selection, and
- 3 The ship's departure dates

If you are booking a tour, provide the following information:

- 1 Name of the tour package,
- 2 The hotel/motel selections,
- 3 A description of the features of the tour, and
- 4 The available tour dates

Am I eligible for a cash bonus when I book a selected cruise or tour?

You may be eligible for a cash bonus on the base cruise price, not including any port taxes, shore excursions, or gratuities.

Will the 24-Hour Travel Center guarantee my hotel/motel reservation?

Only if you request a guaranteed reservation will your reservation be guaranteed beyond the normal check-in time. If guaranteed, you agree to allow your GTE Financial Platinum Card account number to be given to the hotel/motel for billing purposes. Should you need to cancel a guaranteed reservation, your request to do so must reach the destination before your scheduled arrival date by the time specified by the hotel/motel to avoid a one-night charge to your credit card account. You must request and retain the cancellation number to avoid charges. This cancellation policy can be found on the itinerary you receive from the 24-Hour Travel Center. If a reservation is guaranteed and not cancelled, your GTE Financial Platinum Card account will be billed according to the hotel/motel policy. You may cancel a guaranteed reservation within the guidelines stated above by telephoning the hotel/motel directly or telephoning the 24-Hour Travel Center.

What are the conditions of eligibility for the 5% Cash-Back Bonus?

To be eligible for this benefit your Members Plus Credit Union MasterCard® must be in good standing. Simply booking your travel through the 24-hour Travel Center and sending in your receipts and itinerary qualifies you for the 5% bonus. You must request your bonus within 45 days of completion of travel. Mail all itinerary and receipts to the Cash Bonus Department, P.O. Box 6128, Westerville, OH 43086-6128.

How long does it take the 24-Hour Travel Center to process my cash bonus request?

Your cash bonus will be mailed within 21 days from the date the 24-Hour Travel Center receives your completed cash bonus application and other related documents

How do I cancel my reservation?

You can cancel your reservation by contacting the 24-Hour Travel Center at 1-800-558-5300. You will be subject to the cancellation policy of the airline or hotel. Please review the hotel or airline cancellation policy prior to booking your reservation.

Personal Property Inventory Service

What is Personal Property Inventory?

Personal Property Inventory enables you to register valuable personal property by serial number. If your insurance company should ever require a listing by serial number, brand name or model number (for instance to process a claim of some sort), you can retrieve this information through one toll-free phone call to 1-800-446-7666.

What type of personal property can I register?

Any type of personal property can be registered, i.e. stereos, cameras, watches, televisions, etc.

How do I sign up for the service?

Register all of your personal property by using the enrollment form provided to you. Mail the form to Registration Services, P.O. Box 5554, Binghamton, NY 13902. Membership Number: 99931540.

Card Registration Service

What is Card Registration Service?

If any of your registered credit cards are lost or stolen, simply call 1-800-446-7666 from anywhere in the United States. Your card issuers will be notified, replacement cards will be requested on your behalf, and you will automatically receive written confirmation of your Lost/Stolen Notification.*

When does my protection begin?

Your automatic registration protection begins the moment your completed registration form (indicating each card and card number you wish to register) is processed.

Are all of my credit cards covered by this registration protection?

Yes. In addition to your GTE Financial Platinum Card, you can register all the credit cards you have in your possession.

How does the Card Registration Service work?

When you lose your cards, call 1-800-446-7666 immediately. A customer service representative will take you through the process and is available 24 hours a day, seven days a week. Please provide your Member ID number of 99931540 when calling. The Card Registration Service will notify all of your credit card issuers of your loss. The credit card issuer will also be requested to issue you new replacement cards. Don't forget to register your new cards. Unlike other credit card registration services, we will also allow

you to register other types of cards (such as your driver's license). In case of loss, we will remind you of these cards so you may notify the issuers.

* Some financial institutions may require you to call them directly and will not accept notification from third parties in which case we will contact you so that you can call your financial institution directly.

Change of Address Services

How does Change of Address Service Work?

Upon processing the card registration form, you are automatically eligible for Change of Address Service. Simply call the toll-free number 1-800-446-7666 and give the service center representative your new mailing address. Your new address will be sent to all credit card issuers listed on your registration form. At your request, we will also provide issuers with your new telephone number. You will then receive verification of those credit card issuers notified. Please provide your Member ID number of 99931540 when calling.

Tell us at least four weeks ahead of time where and when you're moving and we'll notify all your credit card issuers, major magazines, and up to five relatives and friends. Simply call toll free 1-800-446-7666 and give the service center representative your new mailing address.

Thank You for being a valued GTE Financial Platinum Card account holder!

Benefits Card

Registration Services	1-800-446-7666
Card Registration	
Document Registration	
Personal Property Registration	
24-Hour Travel Center (membership #7822)	1-800-558-5300
Auto Rental Discount	
Avis	1-800-239-6536 (AWD#8381900)
Budget	1-800-928-3438 (BCD#X736100)
Dollar	1-800-800-4000 (CD#CT5253)

Purchase ReplacementSM

Coverage Description

- Purchase Replacement will repair or replace Covered Purchases which are Stolen, damaged, or lost at a known location, with 90 days of the date of purchase. With respect to Covered Purchases which consist of articles in a pair or set, Our liability shall be limited to the cost of any particular part(s) which may be Stolen, damaged, or lost at a known location, unless the articles are unusable individually or cannot be repaired or replaced individually, in which case We will pay to repair the whole set, provided however, liability for items of jewelry or fine arts consisting of articles in a pair, set, or collection will not be more than the cost of any particular parts which may be stolen or damaged, without reference to any special value which such article or articles may have as part of such pair, set or collection
- Coverage is excess of any other applicable insurance or indemnity You or the gift recipient may have. Coverage is limited only to those amounts not covered by any other insurance or indemnity, up to the original purchase amount. In no event will this coverage apply as contributing insurance. This "noncontribution" clause will take precedence over the "noncontribution" clauses found in other insurance or indemnity language

Definitions

- **Covered Purchase** means an item You purchase and pay for by using Your GTE Financial eligible card, after the effective date of this coverage and subject to the terms of this coverage. For a purchase to be considered a Covered Purchase, the entire amount for the item must have been made through Your GTE Financial eligible card. No registration of the Covered Purchase is necessary. Covered Purchases given as gifts are covered.
- **Due Diligence** means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard or protect a Covered Purchase from loss, theft or damage.
- **Eligible Card** means the GTE Financial Visa Platinum Card.
- **Mysterious Disappearance** means losses which involve the disappearance of purchased items in an unexplained manner without any evidence of a wrongful act by a person or persons.
- **Stolen** means a loss which involves the disappearance of a Covered Purchase from a known place under circumstances that would indicate the probability of theft.
- **We, Us and Our** means Virginia Surety Company, Inc.
- **You, Your and Insureds** mean the eligible cardholder, his or her spouse, and unmarried children under the age of 19 (or 23 if a full time student at an accredited college or university). Spouse includes domestic partner, which means a person designated by and listed as a domestic partner on the account of the primary cardholder, who is at least 18 years of age, and who during the past 12 months a) has resided in the same household as the primary cardholder, and b) has been jointly responsible with the cardholder for each other's financial obligations.



Coverage Limits

- Coverage is subject to a limit of \$1,000 per occurrence and of \$50,000 per year. In the event of a loss, We will be liable for the lesser of the following amounts: a) the amount of the Covered Purchase charged to Your eligible card, or the actual cost to repair the Covered Purchase or replace the Covered Purchase with an item of like kind and quality. In no event will We pay more than the actual purchase amount charged to Your eligible card for the Covered Purchase.

What is NOT covered

- Watercraft,
- Motorized vehicles (including but not limited to airplanes, automobiles and motorcycles) or their motors, equipment and accessories (including but not limited to communication devices intended solely for use in the vehicle),
- Land or buildings (including but not limited to homes and dwellings), permanently installed items, fixtures or structures,
- Traveler's checks, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent, philatelic or numismatic property,
- Plants or animals,
- Consumables and perishables,
- Items which you damage through alteration (including cutting, sewing, sawing, or shaping),
- Services (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods or property, or professional advice of any kind),
- Theft of, or damage to, jewelry, cameras or video recording equipment contained in baggage is not covered unless carried in hand by You, under Your personal supervision or the supervision of Your traveling companion (someone previously known to You),
- Theft or damage caused by or resulting from fraud, abuse, normal wear and tear, gradual deterioration, vermin, inherent product defects, war (whether it be declared or not) or hostilities of any kind (including but not limited to invasion, rebellion or insurrection),
- Radioactive contamination, risk of contraband,
- Loss resulting from confiscation by any government, public authority or customs official,
- Loss arising from illegal activity or acts, Acts of God (including but not limited to flood, hurricane, and earthquake),
- Property while in the care, custody or control of a common carrier (any land, water, or air conveyance operated under a license for the transportation of passengers for hire),
- Loss resulting from Your failure to exercise Due Diligence to avoid or diminish loss or damage,
- Unlocked or unattended items (left in public sight, out of reach, lacking care, custody or control by You or the responsible party),
- Stolen from any location or place open to the general public or community for use or membership. Public places shall not include the following: your place of employment, elementary or secondary school, places of worship.
- Items lost, stolen from, in, or upon vehicles,
- Items purchased for resale, professional or commercial use,
- Inherent product defects,
- Items stored at a new home construction site,
- Items under rent, lease or borrow for which You will be held responsible,
- Loss resulting from Mysterious Disappearance,
- Used, rebuilt, and remanufactured items,
- Stamps and antiques

How to File a Claim

After a claim occurs, You must contact the administrator at 1-888-999-6102 during the hours of 8 a.m. to 5 p.m. Monday through Friday (ET), so coverage can be verified and a claim form sent to you. You must report any claim within 45 days of the incident or we will not be able to honor Your claim. Report within 24 hours any loss, theft or damage to the appropriate official representative including the police or the appropriate authority where the incident took place.

Complete and sign the claim form and attach all appropriate documentation, including a copy of

- The account statement showing the Covered Purchase, and
- Itemized store receipt, and
- The police report, and
- Proof of submission of the loss to and the results of any settlement or denial by Your personal insurance carrier(s), and
- If no other insurance is applicable, a notarized statement from You to that, and
- Any other documentation we may request

Be sure to submit all above required documentation within 90 days of the incident. The coverage will only pay claims that are completely substantiated in the manner requested within 12 months after the incident date.

- We will decide whether to have the Covered Purchase repaired or replaced, or to reimburse You up to the amount paid for the item.
- It is the condition of this coverage that You, as often as may be reasonably required by Us, will submit, and within Your power cause other to submit, to examination under oath and will produce for examination all writings, books of account, bills, invoices and vouchers, or certified copies thereof, at such reasonable time and place as we may designate and will permit extracts and copies thereof to be made.
- If payment is made under Purchase Replacement, We are entitled to recover such amounts from other parties or persons. Any party or person to or for whom We make payment must transfer to Us his or her rights to recovery against any other party or person. You must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from You.
- **For New York Residents**
 - The amounts of insurance set forth in this section are the maximum allowed by the New York law. Actual amounts of insurance may be lower under the coverage.
 - In no event shall coverage exceed \$10,000 in the aggregate per Covered Purchase and \$50,000 in the aggregate for all Insureds per policy year.

Purchase Replacement is an insurance program.

Insurance Disclosures

Purchase Replacement is provided under a master policy of insurance issued by Virginia Surety Company, Inc. (herein referred to as Company). All information in this Description of Coverage (DOC) about these benefits is subject to the terms and conditions of the master policy. Coverage under Purchase Replacement is effective 4/1/90. Insurance benefits are provided to eligible cardholders (individuals who have an open and active account) free of charge and enrollment is automatic. This DOC replaces all prior DOC's, program descriptions, advertising and/or brochures by any party. We reserve the right to change the benefits and features of this program.

GTE Financial or the Company can cancel or choose not to renew the Insurance coverages for all Insureds. If this happens, GTE Financial will notify the cardholder at least 30 days in advance of the expiration of the policy. Such notices need not be given if substantially similar replacement coverage takes effect without interruption and is provided by the same insurer. Insurance benefits will still apply to purchases made prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met.

The insurance benefits apply to Insureds whose eligible cards are issued by U.S. financial institutions. U.S. is defined as the 50 United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands. These benefits do not apply if Your eligible card privileges have been suspended or cancelled. However, insurance benefits will still apply to purchases made prior to the date that Your account is suspended or cancelled provided all other terms and conditions of coverage are met.

All parties are expected to exercise due diligence and prudent judgment to avoid or diminish any loss to the property insured under this program. Coverage will be void if, at any time, the cardholder has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the cardholder's interest herein, or in the case of any fraud or false swearing by the Insured relating thereto. No person or entity other than the cardholder shall have any legal or equitable right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage. Salvage may be requested by the administrator. If salvage is requested, it must be remitted to the administrator at the cardholder's expense. Failure to remit requested salvage may result in denial of the claim.

No action at law or in equity shall be brought to recover on this coverage prior to the expiration of 60 days after proof of loss has been furnished in accordance with the requirements of this DOC.

Final Legal Disclosure

General Provisions

General Provisions for Buyer's Appreciation Purchase Replacement and Purchase Guard programs. Except as specifically stated, these Descriptions of Coverage are not a policy or contract of insurance. Benefits are purchased by GTE Financial and given complementarily to you.

Purchase Replacement and Purchase Guard insurance benefits are provided under a master policy of insurance issued by Virginia Surety Company, Inc. All information in these Descriptions of Coverage about these benefits are subject to the terms and conditions of the master policy. The effective date of these Descriptions of Coverage is located in the master policy.

As the insurer of the coverage described herein, Virginia Surety Company, Inc. (herein referred to as "We," "Us", or "Our") collects personal information about you from the following sources:

- Information We receive from you, from your request for insurance coverage, or from other forms you furnish to Us, such as your name, address, telephone number, insurance coverage selected, and premium amount, and
 - Information about your transactions with Us, such as claims made and benefits paid.
- We may disclose all information We collect, as described above, to companies that perform administrative or marketing services on Our behalf solely in connection with insurance coverage you have selected.

We do not disclose any personal information about former insureds to anyone, except as required by law. We restrict access to personal information about you to those employees who need to know that information in order to provide you with the selected insurance coverage. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal information. Should you have any questions about Our procedures or information contained within your file, please contact Us at:

Virginia Surety Company, Inc.
Attn: Compliance Dept.
175 W. Jackson Blvd.
Chicago, IL 60604

Insurance Coverages can be cancelled or non-renewed for all Cardmembers. If this happens, you will be notified at least 60 days in advance. If the insurer terminates, cancels, or chooses not to renew the coverages for all Cardmembers, you will be notified as soon as practicable. Insurance benefits will still apply to purchases made prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met.

These benefits apply only to Cardmembers whose cards are issued by U.S. financial institutions. The U.S. is defined as the 50 United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply to purchases made prior to the date that your account is suspended or cancelled which otherwise meet terms and conditions of coverage.

All parties are expected to exercise due diligence and prudent judgment to avoid or diminish any theft or damage to the property insured under these programs. No insurance benefits will be provided in the event of fraud. No person or entity other than the Cardmember shall have any legal or equitable right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage. Salvage may be requested by the claim administrator. If salvage is requested, it must be remitted to the administrator at the Cardmember's expense. Failure to remit requested salvage may result in denial of the claim. After a claim is paid under Buyer's Appreciation Purchase Replacement and Purchase Guard, the rights and remedies of the Cardmember (or any third party paid under this program) against any party in respect to this loss or damage will be transferred to the insurance company. In addition to transferring such rights, the Cardmember (or any third party paid under this program) must provide the insurance company with any assistance necessary to secure its rights and remedies and must do nothing that would jeopardize them. No rights or benefits provided under the Buyer's Appreciation Purchase Replacement and Purchase Guard programs may be assigned without the prior written consent of program's third-party administrator. Receipt and/or possession of these Descriptions of Coverage do not guarantee coverage or coverage availability. These Descriptions of Coverage are intended as a summary of services and coverages and, in case of a conflict between the Descriptions of Coverage and the master insurance policy or Purchase Replacement or a member's actual offerings, such master policy or actual offerings shall control.

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