



YOUR GUIDE TO CARD BENEFITS

Your Guide to Benefits describes the benefits in effect as of 2/01/17. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.



Visa Signature Card

For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-397-9010, or call collect outside the U.S. at 303-967-1093.

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

Auto Rental Collision Damage Waiver

What is the Auto Rental Collision Damage Waiver ("Auto Rental CDW") benefit?

The Auto Rental Collision Damage Waiver ("Auto Rental CDW") benefit offers insurance coverage for automobile rentals made with your Visa Signature card. The benefit provides reimbursement (subject to the terms and conditions in this guide) for damage due to collision or theft up to the actual cash value of most rental vehicles.

Who is eligible for this benefit?

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

What losses 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.

Covered losses include:

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



Please Note: This benefit only covers 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.

How does this coverage work with other insurance?

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 benefit, Auto Rental CDW applies to eligible theft or damage or expenses that are not covered by insurance or reimbursement.

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 do have personal automobile insurance or other insurance covering this theft or damage, the 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 auto rental company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility.

What types of rental vehicles are not covered?

The following vehicles are not covered by Auto Rental CDW: expensive, exotic, and antique automobiles; cargo vans; 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 include:** 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.
- ▶ **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.
- ▶ **Vans are not covered**, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of nine (9) people including the driver).



For questions about a specific vehicle, call the Benefit Administrator at 1-800-397-9010. If you are outside the United States, call collect at 303-967-1093.

What else 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
- ▶ Leases and mini leases
- ▶ 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
- ▶ Theft or damage reported more than forty-five (45) days* from the date of the incident



For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-397-9010, or call collect outside the U.S. at 303-967-1093.



visa.com

Travel Accident & Baggage Delay Insurance, continued

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; jewelry and watches; or 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 or 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.

Warranty Manager Service, continued



Please Note: All claims must be fully substantiated.

How will I be reimbursed?

If you have substantiated your claim and met the terms and conditions of the benefit, the item will be replaced or repaired at the **Benefit Administrator's discretion**, but for no more than the original purchase price of the covered item as recorded on your Visa card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and a maximum of fifty thousand dollars (\$50,000.00) per cardholder.

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

What about repairs?

Extended Warranty Protection will pay the repair facility directly, or you may go to an authorized repair facility and file a claim for reimbursement. **Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.**

In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

Do I have to file with my insurance company?

No. However, if you have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is supplemental to, and excess of, that coverage.

ADDITIONAL PROVISIONS FOR WARRANTY MANAGER SERVICE

This benefit applies only to you, the eligible Visa cardholder, and to whomsoever receives the eligible gifts you purchase entirely with your eligible Visa card and/or with rewards points earned on your covered account.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. 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 benefit shall exist for such claim and your benefits may be canceled. Each claimant 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 damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of product failure.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

The 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. Your financial institution can cancel or non-renew the benefit, and if they do, they 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. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #WWMR 10K-50K-3YR – 2013 (04/14)

WM-O

Travel Accident & Baggage Delay Insurance

Description of Coverage

THE PLAN: As an eligible Cardholder of GTE Financial Federal Credit Union, 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 Signature	\$100,000

ELIGIBILITY: This insurance plan is provided to eligible Cardholders of GTE Financial Federal Credit Union 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 for 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.

Travel and Emergency Assistance Services, continued

▶ **Emergency Ticket Replacement** helps you through your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to you should you lose your ticket. *Please Note: All costs are your responsibility.*

▶ **Lost Luggage Locator Service** can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. *Please Note: You are responsible for the cost of any replacement items shipped to you.*

▶ **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. *Please Note: All costs are your responsibility.*

▶ **Prescription Assistance and Valuable Document Delivery Arrangements** can help you fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your home or elsewhere. *Please Note: All costs are your responsibility.*

▶ **Pre-Trip Assistance** can give you information on your destination before you leave—such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE SERVICES

The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. 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.

FORM #VTEAS – 2013 (Stand 04/16)

TEAS-O

Warranty Manager Service

What is this benefit?

Warranty Manager Service provides you with valuable features to help manage, use and even extend the warranties of eligible items purchased with your Visa card and/or with rewards points earned on your covered account. You can access these features with a simple toll-free call. Services include **Warranty Registration** and **Extended Warranty Protection**.

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible Visa card issued in the United States.

Why should I use Warranty Registration to register my purchases?

You'll have peace of mind knowing that your purchases' warranty information is registered and on file. Although Warranty Registration is not required for Extended Warranty Protection benefits, you are encouraged to take advantage of this valuable service. When arranging for a repair or replacement, instead of searching for critical documents, you can just pick up the phone and call the Benefit Administrator.

How do I register my purchases?

To register an eligible purchase call **1-800-551-8472**, or call collect outside the U.S. at **303-967-1096**. The Benefit Administrator will provide the address to which you can send in the item's sales receipt and warranty information so this key information can be kept on file for you.

How does Extended Warranty Protection work?

Extended Warranty Protection doubles the time period of the original manufacturer's written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less for items purchased entirely with your eligible Visa card and/or with rewards points earned on your covered account.

This benefit is limited to no more than the original price of the purchased item (as shown on your Visa card receipt), less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.

What about purchases made outside of the U.S.?

Purchases made outside of the U.S. are covered as long as you purchased the item entirely with your eligible Visa card and the eligible item has a valid original manufacturer's written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty.

What types of purchases are not covered?

- ▶ Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- ▶ Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- ▶ Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty
- ▶ Rented or leased items or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence
- ▶ Items purchased for resale, professional, or commercial use
- ▶ Computer software
- ▶ Used or pre-owned items
- ▶ Medical equipment

Should I keep copies of receipts or any other records?

Not if you've already registered your purchase. If you have not registered your purchase, however, you should keep copies of your Visa card receipt, your store receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty in the event that you need to file a claim, as these documents will be required to verify your claim.

Filing an Extended Warranty Protection Claim

How do I file a claim?

Call the Benefit Administrator at **1-800-551-8472**, or call collect outside the U.S. at **303-967-1096** immediately after the failure of a covered item.



Please Note: If you do not notify the Benefit Administrator within sixty (60) days after the product failure, your claim may be denied.

The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form.

Gift recipients of eligible items are also covered by the claim process. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.



For faster filing, or to learn more about the Warranty Manager Service benefit, visit www.cardbenefitservices.com

What documents do I need to submit with my claim?

Complete and sign the claim form sent to you by the Benefit Administrator and submit it **within ninety (90) days of the product failure** along with the following documents:

- ▶ Your Visa card receipt
- ▶ A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts)
- ▶ The itemized store receipt
- ▶ The original repair order
- ▶ A copy of the original manufacturer's written U.S. warranty and any other applicable warranty

Auto Rental Collision Damage Waiver, continued

- ▶ 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 for which a claim form has not been received within ninety (90) 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
- ▶ 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 after damage occurs (for example, leaving the vehicle running and unattended)

Where am I covered?

This benefit is available in the United States and most foreign countries. **However, no benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.** Additionally, this benefit is not available when the rental is prohibited by law or the terms of the territory terms of the auto rental agreement or prohibited by individual merchants. **Because regulations vary outside the United States, it is recommended you check with your auto rental company and the Benefit Administrator before you travel to make sure 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 do I make sure my Auto Rental CDW benefit is in effect?

To be sure you are covered, take the following steps when you rent a vehicle:

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

Helpful tips:

- ▶ Be sure to 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 are familiar with the terms and conditions of the auto rental agreement.

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 for help at **1-800-397-9010. If you are outside the United States, call collect at 303-967-1093.**

Filing an Auto Rental CDW Claim

What do I do if I have an accident or the rental vehicle is stolen?

Immediately call the Benefit Administrator at **1-800-397-9010** to report the theft or damage regardless of whether your liability has been established. **If you are outside the United States, call collect at 303-967-1093.** The Benefit Administrator will answer any questions you or the auto rental company may have and will send you a claim form.

When should I report an incident?

You should report theft or damage as soon as possible, but no later than forty-five (45) days* from the date of the incident. The Benefit Administrator reserves 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, so you are advised to notify the Benefit Administrator immediately after any incident.

- ▶ **Please Note:** You must make every reasonable effort to protect the rental vehicle from theft or damage. As the cardholder you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation.

What do I need from the auto rental company in order to file a 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 police report, if obtainable
- ▶ 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
- ▶ A copy of the repair estimate and itemized repair bill

How do I file a claim?

Submit the documents gathered from the auto rental company (listed above) along with the following additional documents to the Benefit Administrator:

- ▶ The completed and signed Auto Rental CDW claim form. *Please Note: 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 Signature card
- ▶ Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim
- ▶ 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 your automobile insurance policy's Declarations Page. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles.

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

- ▶ For faster filing, or to learn more about Auto Rental CDW, visit www.ecclaimsline.com

Do I have to do anything else?

Usually there is nothing else you need to do. Typically, claims will be finalized within fifteen (15) days after the Visa Signature Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

After 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 the Provider until sixty (60) days after the Provider receives 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 the Provider unless all the terms of this Guide to Benefits have been complied with fully.

Auto Rental Collision Damage Waiver, continued

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

Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa Signature cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VARCDW – 2013 (Stand 04/16)

ARCDSW-S

Cellular Telephone Protection

What is this benefit?

Cellular Telephone Protection will reimburse you, the enrolled Visa cardholder, for damage to or theft of an eligible Cellular Wireless Telephone.

Who is eligible for this benefit?

You must be a valid cardholder of an eligible U.S. issued Visa card enrolled in the Cellular Telephone Protection benefit and charge your monthly Cellular Wireless Telephone bills to your eligible Visa card. Only Cellular Wireless Telephones purchased by the cardholder will be covered.

What is covered?

This benefit is supplemental coverage, which means that it will reimburse you for cell phone theft or damage not otherwise covered by another insurance policy (for example, cell phone insurance programs, or your homeowner's, renter's, automobile, or employer's insurance policies). Once all other insurance has been applied, Cellular Telephone Protection will cover the damage or theft up to \$250 per claim, subject to the terms, conditions, exclusions, and limits of liability of this benefit as well as the fifty-dollar (\$50.00) deductible. Your maximum reimbursement amount is \$250 per claim, and \$500 per twelve (12) month period. You will receive no more than the original purchase price of the phone less your fifty-dollar (\$50.00) deductible. You are covered for a maximum of two (2) claims per twelve (12) month period for a maximum of \$500 per twelve (12) month period. Coverage applies to both your primary cell phone line and up to the first two (2) secondary additional or supplemental lines (as listed on your cellular provider's monthly billing statement for the billing cycle before the month in which the theft or damage occurred).

When does coverage begin?

Cellular Telephone Protection begins the first day of the calendar month after a monthly payment of the cell phone bill is made with your eligible Visa card.

What is not covered?

The following is not covered by Cellular Phone Protection:

- ▶ Cell phones purchased by someone other than you, the Visa cardholder
- ▶ Cell phone accessories other than standard battery and/or standard antenna provided by the manufacturer
- ▶ Cell phones purchased for resale, professional, or commercial use
- ▶ Cell phones that are lost or "mysteriously disappear," meaning that the phone vanished in an unexplained manner without evidence of a wrongful act by a person or persons
- ▶ Cell phones under the care and control of a common carrier (including, but not limited to, the U.S. Postal Service, airplanes, or delivery service)
- ▶ Cell phones stolen from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion
- ▶ Cell phones which have been rented, borrowed or are part of a pre-paid or "pay as you go" type plans
- ▶ Cell phones stolen from a construction site
- ▶ Cosmetic damage to the cell phone or damage that does not impact its ability to make or receive calls
- ▶ Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin
- ▶ Damage or theft resulting from misdelivery or voluntary parting with the cell phone
- ▶ Replacement cell phones not purchased from a cellular service provider's retail, online store or other authorized cell phone retailer
- ▶ Taxes, delivery and transportation charges, and any fees associated with the cellular service provider

- ▶ **Please Note:** If you fail to make a cell phone bill payment in a particular month, your coverage will be suspended. Coverage will resume on the first day of the month after the date of any future cell phone bill payment with your eligible Visa card.

Should I keep copies of receipts or any other records?

Yes. If you want to file a claim, you will need copies of your Visa card statement reflecting your monthly cell phone bill payments during the time of the damage or theft, as well as your store receipt for purchase of your new cell phone.

Filing a Cellular Telephone Protection Claim

- 1 **Call the Benefit Administrator at 1-866-894-8569, or call collect outside the U.S. at 303-967-1096 within sixty (60) days of damage or theft.** The Benefit Administrator will ask you for some preliminary claim information and send you the appropriate claim form.

- 2 **Please Note:** If you do not notify the Benefit Administrator within sixty (60) days after the damage or theft, your claim may be denied.

- 2 **Return the completed and signed claim form with all requested documentation within ninety (90) days of the date of damage or theft to the address provided.**

- 3 **Please Note:** If you do not provide this information to the Benefit Administrator within (90) days after the damage or theft, your claim may be denied.

- ▶ For faster filing, or to learn more about Cellular Telephone Protection, visit www.cardbenefitservices.com

What documents do I need to submit with my claim?

- ▶ If the claim is due to damage, a copy of your insurance claim or other verification as requested by the Benefit Administrator. Other requested verification may include:
 - An itemized repair estimate from an authorized cell phone repair facility
 - The cell phone, for evaluation of its damage
 - An itemized store receipt for a replacement cell phone showing purchase at a cellular service provider's retail or online store or other authorized cell phone retailer
- ▶ Copies of your Visa card statement showing that the entire monthly payment for the cell phone bill was made the month prior to the date of damage or theft
- ▶ A copy of your cellular wireless service provider billing statement that corresponds with the above Visa card statement
- ▶ If the claim amount is less than your personal homeowner's, renter's, or automobile insurance deductible, a copy of your policy's personal Declarations Page is sufficient for your claim. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles. If the claim amount is greater than your personal homeowner's, renter's, or automobile insurance deductible, you are required to file a claim with your insurance company and submit a copy of any claims settlement from your insurance company along with your claim form.
- ▶ Documentation (if available) of any other claim settlement
- ▶ Any other documentation deemed necessary, in the Benefit Administrator's sole discretion, to substantiate your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the Cellular Wireless Telephone.

Cellular Telephone Protection, continued

- ▶ A copy of the original cell phone purchase receipt or other sufficient proof, as determined by the Benefit Administrator, of the cell phone model currently linked to your account
- ▶ If the claim is due to theft or criminal action, a copy of the police report **filed within forty-eight (48) hours of the event**

How will I be reimbursed?

Depending on the nature and circumstances of the damage or theft, the Benefit Administrator may choose to repair or replace your cell phone or reimburse you for the lesser of:

- A. \$250 excess of the fifty-dollar (\$50.00) deductible; or
- B. The current suggested retail price of a similar quality replacement cell phone (not including taxes, delivery and transportation charges or fees associated with the service provider), less your fifty-dollar (\$50.00) deductible.

Under normal circumstances, reimbursement will take place within ten (10) business days of receipt and approval of your claim form and all necessary documents.

- ▶ **Please Note:** Cellular Telephone Protection is subject to a maximum of two (2) claim occurrences per twelve (12) month period.

ADDITIONAL PROVISIONS FOR CELLULAR TELEPHONE PROTECTION

This protection provides benefits only to you the eligible Visa cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to the cell phone from damage or theft. This provision will not be applied unreasonably 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 the Cellular Telephone Protection 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 of damage or theft, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage or theft.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of payment made to you. You must give all assistance as may be reasonably necessary to secure all rights and remedies.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Benefit Administrator receives all necessary documentation needed to substitute damage or theft. 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 the Provider unless the terms and conditions 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. The Cellular Telephone Protection described in this Guide to Benefit will not apply to cardholders whose applicable Visa card account(s) are closed, delinquent, or otherwise in default.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will be notified at least thirty (30) days in advance. This information describes the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #CELLPHONE – 2013 (04/16)

CP-O

Personal Identity Theft

What is this benefit?

The Personal Identity Theft benefit provides reimbursement for covered expenses you incur to restore your identity, up to a maximum of \$5,000, as a result of a Covered Stolen Identity Event. Theft or unauthorized or illegal use of your name, transaction card account or account number, Social Security number, or any other method of identifying you, is considered a "Covered Stolen Identity Event."

Who is eligible for this benefit?

You are eligible for this benefit if you are a valid cardholder whose name is embossed on an eligible U.S. issued Visa card, and you reside in the United States or Canada.

What is covered?

Covered costs/expenses under this benefit are:

- ▶ Costs to re-file applications for loans, grants, or other credit or debt instruments that were originally rejected by the lender solely on the basis of incorrect information the lender received as a result of a Covered Stolen Identity Event
- ▶ Actual lost wages for your time away from your work premises solely as part of your efforts to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event
- ▶ Reasonable fees for an attorney appointed by the Benefit Administrator and related court fees approved by the Benefit Administrator for suits brought against you by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods or services or default on a loan as a result of a Covered Stolen Identity Event
- ▶ Costs to report a Covered Stolen Identity Event or to amend or correct records with your true name or identity as a result of a Covered Stolen Identity Event: including costs incurred for notarizing affidavits or other similar documents, costs for long-distance telephone calls, and costs for postage
- ▶ Costs for a maximum of four (4) credit reports requested as a result of a Covered Stolen Identity Event from any entity approved by the Benefit Administrator

What is not covered?

- ▶ Any dishonest, criminal, malicious, or fraudulent acts by you
- ▶ Sick days and any time taken from self-employment
- ▶ Any damages, loss, or indemnification unless otherwise stated in this Guide to Benefit
- ▶ Any costs as a result of theft or unauthorized use of an account by a person to whom the account has been entrusted
- ▶ Costs associated with any legal action or suit other than those set forth in this Guide to Benefit

Where am I covered?

Payment for covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada.

Filing A Personal Identity Theft Claim

For faster filing, or to learn more about Personal Identity Theft, visit www.cardbenefitservices.com

How do I file a claim?

Immediately call the Benefit Administrator at **1-866-679-5660, or call collect outside the U.S. at 303-967-1096** when you have reason to believe a Covered Stolen Identity Event has occurred. Provide information including, but not limited to, how, when, and where the Covered Stolen Identity Event occurred. The Benefit Administrator may also require other information or documents about the event.

What documents do I need to submit with my claim?

A signed, sworn proof of loss or affidavit containing the information requested by the Benefit Administrator must be submitted within sixty (60) days.

Personal Identity Theft, continued

How will I be reimbursed?

Once your claim has been verified, under normal circumstances, you will be reimbursed within five (5) business days of receipt and approval of all your required documents.

Do I have to do anything else?

- ▶ If you reasonably believe that a law may have been broken, you must promptly file a report with the police.
- ▶ You must take all reasonable steps to mitigate possible costs, including cancellation of any affected debit, credit, or similar card in the case of a Covered Stolen Identity Event.

ADDITIONAL PROVISIONS FOR PERSONAL IDENTITY THEFT

This benefit applies only to you, the primary eligible Visa cardholder. You must use due diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by the benefit.

If you make any claim knowing it to be false or fraudulent, 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 a Covered Stolen Identity Event, a claim file will be opened and shall remain open for six (6) months from the date of the Covered Stolen Identity Event. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the Covered Stolen Identity Event.

After the Benefit Administrator has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider 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 and is in effect for acts occurring while the benefit is in effect. 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. Your financial institution can cancel or non-renew this benefit, and if they do, they 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. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #PID – 2013 (04/16)

PT-O

Price Protection

What is this benefit?

Price Protection helps you save money on many products when you purchase them entirely with your eligible Visa card and/or with rewards points earned on your covered account. If you buy an eligible item with your card in the United States and see it available for less in another retail store's printed Advertisement within sixty (60) days of the Date of Purchase, the Benefit Administrator will refund the difference up to \$500 per item and up to \$2,500 a year per eligible account.

Please Note: Price Protection is secondary to and in excess of store policies offering a lowest-price guarantee or any other form of refund for price differences.

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible U.S. issued Visa card, and/or with rewards points earned on your covered account and a citizen and/or resident of the United States.

How do I take advantage of this benefit?

- 1 Use your eligible Visa card and/or with rewards points earned on your covered account to charge the full amount of the eligible item. Save all original receipts; both your Visa card paperwork and the itemized store receipt.

- 2 If you see the identical product by the same manufacturer advertised in print for a lower retail price within sixty (60) days of your purchase, keep the original printed Advertisement. Make sure the printed Advertisement includes:

- ▶ A description of the item that is identical to the one you purchased
- ▶ The store or dealer's name
- ▶ A sale date(s) effective within sixty (60) days of the Date of Purchase
- ▶ The sale price

- ▶ **Please Note:** Only items advertised by authorized dealers in the United States apply. Price differences involving manufacturer and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection benefit.

What is not covered?

Price Protection does not cover the following:

- ▶ Advertisements of cash-only sales, close-out sales, flea markets, fire sales, going-out-of-business sales, limited-quantity promotions, liquidation sales, or auctions
- ▶ Advertisements of sales of seasonal or discontinued items including, but not limited to, holiday decorations
- ▶ Animals and living plants
- ▶ Boats, automobiles, and any other motorized vehicles and their motors, equipment, or accessories
- ▶ Cell phone service agreements and cell phone contracts
- ▶ Items purchased for resale, professional, or commercial use
- ▶ Jewelry, antiques, and collectible items, rare or one-of-a-kind items, special order items, custom items, or tailored items
- ▶ Manufacturer and/or merchant rebates
- ▶ Perishables, services, consumables, and limited-life items including, but not limited to, rechargeable batteries
- ▶ Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- ▶ Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments
- ▶ Items purchased outside of the United States
- ▶ Items that are previously owned, sold "as is," and/or refurbished

Definitions

Advertised or Advertisements means an advertisement printed in a newspaper, journal, magazine, or flyer distributed in the United States to the general public and placed by a manufacturer or authorized dealer of the consumer product in the United States. Advertisements that are cut down or altered in any way will not be accepted; therefore, any advertisements, catalogs, etc. must be submitted in whole with date verification. The only exception is advertisements in magazines and newspapers. In these cases, it's not necessary to submit the whole publication; only the whole page or pages in which the advertisement appears, with the date and name of the publication, is required.

Date of Purchase means the date you paid for and received the item, or the date of delivery and personal acceptance of the item, whichever is later.

Price Protection, continued

Filing a Price Protection Claim

How do I file a Price Protection claim?

Call the Benefit Administrator at 1-800-553-7520, or call collect outside the U.S. at 303-967-1096 within ten (10) days of the printed Advertisement showing your product at the lower price.

You will receive a claim form with instructions on how to file your claim. Follow the instructions and return the completed claim form along with:

- The original itemized sales receipt
- The original Visa card receipt demonstrating that the entire purchase was made on your eligible card and/or with rewards points earned on your covered account
- The original printed Advertisement showing the item, sale date and/or date of the Advertisement, lower advertised price, and advertising store name to:

Card Benefit Services
P.O. Box 110889
Nashville, TN 37222

- ▶ For faster filing, or to learn more about Price Protection, visit www.cardbenefitservices.com

How will I be reimbursed?

Return the form with the required documents within twenty (20) days of contacting the Benefit Administrator for a claim form. If your claim is approved, the Benefit Administrator will issue you a refund for the difference in the price, up to a maximum of \$500 per item. If your documentation is not complete, the Benefit Administrator will request additional information, which must be supplied within sixty (60) days of the request.

ADDITIONAL PROVISIONS FOR PRICE PROTECTION

The Price Protection benefit is supplemental to, and excess of, any valid and collectible avenue of recovery that is available to you, the eligible Visa cardholder. The Benefit Administrator will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

This benefit is available only to you, the eligible Visa cardholder.

If you make any claim knowing it to be false or fraudulent, 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 a claim, a claim file will be opened and shall remain open for sixty (60) days from the date you reported the claim. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within seventy (70) days of the date of the printed Advertisement.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss 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.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider 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. Your financial institution can cancel or non-renew this benefit, and if they do, they 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. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

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