total of six (6) months of coverage, and a warranty for six (6) months would be provided with an additional six (6) months of coverage for a combined total of twelve (12) months of coverage However, if the manufacturer's warranty is for three (3) years, would only be extended one (1) additional year for a combined total of four (4) years of coverage

This benefit is limited to no more than the original price of the purchased item (as shown on Your credit card receipt), less shipping and handling fees, up to a maximum of ten thousan dollars (\$10.000) per claim, and fifty thousand dollars (\$50.000 per cardholder

The benefit covers purchases made both inside and outside the U.S. The eligible item must have a valid original manufacturer's U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or an assembler warranty

## What Extended Protection does not cover

 Boats automobiles aircraft and any other motorized vehicles and their motors, equipment, or accessories, including trailers nd other items that can be towed by or attached to any motorized vehicle

· 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

 Items purchased for resale, professional, or commercial use 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

Rented or leased items

Computer software

Medical equipment

 Used or pre-owned items (Refurbished items will be covered as long as they have a warranty with them and would not be onsidered used or pre-owned )

· Losses caused by or resulting from a Cyber Incident Filing an Extended Protection claim

claim, call the Benefit Administrator at 1-800-551-8472 or call collect outside the U.S. at 1-303-967-1096, immediately after the failure of Your covered item. Please note if You do not notify the Benefit Administrator within sixty (60) days of product failure, Your claim may be denied.

The Benefit Administrator will request preliminary clair information, direct You to the appropriate repair facility, and send You the claim form. Gift recipients of eligible items are also covered, but they must provide all the documents needed to substantiate their claim

If You received or purchased a service contract or an extended warranty when You purchased Your item this benefit will be supplemental to, and in excess of, that coverage. What You must submit to file a claim

Fill out and sign the claim form the Benefit Administrator sent ou, then submit the form within ninety (90) days of the product failure, along with the following documents:

 A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the chase was made using Your eligible Account and/or reward rogram associated with Your covered Account

If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized

A copy of the itemized sales receipt

A copy of the original manufacturer's written U.S. warranty, and any other applicable warranty

A description of the item and its serial number, and any other documentation deemed necessary to substantiate Your claim (thi includes bills and, if necessary, a copy of the maintenance record and receipts)

The original repair estimate or repair bill, indicating cause of failure Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

All claims must be fully substantiated. For faster filing, or to learn more about Extended Warranty Protection, visit www.cardbenefitservices.com

### How You will be reimbursed

If You have substantiated Your claim and met the terms and conditions of the benefit. Your item will be replaced or repaired It the Benefit Administrator's discretion, but for no more the the original purchase price of the covered item, as recorded on our credit card receipt, less shipping and handling fees, up to umaximum of ten thousand dollars (\$10,000) per claim, and a mum of fifty thousand dollars (\$50,000) per cardholder. You will only be reimbursed up to the amount charged to Your Account or the program limit, whichever is less.

Under normal circumstances, reimbursement will occur within five (5 usiness days of the receipt and approval of all required documents. If Your item is to be repaired, You may go to an authorized repair facility and file a claim for reimbursement. Only valid and ble repairs made at the manufacturer's authorized repair facility are covered

power failure, surge, or diminution of electronic systems; or

installed on a Covered Purchase during the manufacturing

nages, sounds, instructions, or Computer Programs stored as

software (including systems and applications software), on hard

floppy disks, CD-ROMs, tapes, drives, cells, data processing

devices or any other repositories of computer software which are

used with electronically controlled equipment. Digital Data shall

include the capacity of a Covered Purchase to store information

process information, and transmit information over the Internet.

ourchase by using their eligible Account and/or rewards

You or Your means an Eligible Person who purchases their item

using their eligible Account and/or rewards program associated

program associated with their covered Account.

with their covered Account.

(7)

nistakes in legitimate electronic code or damage from code

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

process, upgrade process, or normal maintenance.

Digital Data means information, concepts, knowledge, facts

or on, created or used on, or transmitted to or from computer

## Definitions

Account means Your credit or debit card Accounts. Computer Programs means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the compute or device to receive, process, store, retrieve or send data.

Cyber Incident means any of the following acts: unauthorized access to or use of Your Digital Data or a Covered Purchase;

 alteration, corruption, damage, reduction in functionality. manipulation, misappropriation, theft, deletion, erasure, loss

of use or destruction of Your Digital Data or Covered Purchase; transmission or introduction of a computer virus or harmful

code, including ransomware, to or directed against Your Digital Eligible Person means a cardholder who pays for their Data or Covered Purchase; · restriction or inhibition of access to or directed against Your

Digital Data or Covered Purchase;

· computer errors, including human operating error or omission;

ditional Provisions for Extended Protection

Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.

You shall do all things reasonable to avoid or diminis

any loss covered by this benefit. This provision will not be inreasonably applied to avoid claims

 If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representatio regarding claims will be accurate and complete. Any and all elevant provisions shall be void in any case of fraud, intention concealment, or misrepresentation of material fact.

• 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 rovider unless all the terms of the Guide to Benefits have been complied with fully.

 This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to enefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts

FORM #FWP 10K-50K-3VR = 2021 (04/21) WM-0

nent messages or electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.

 Termination dates may vary by financial institution. Your ancial institution can cancel or non-renew the benefits for ardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North merica ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefil Administrator provides services on behalf of the Provider.

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

This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

or more information about the benefit described in this guide, call the Benefit Administrator at 1-800-551-8472 or call collect outside the U.S. at 1-303-967-1096.

# Purchase Security

## enefit Information

Life is full of surprises...some good surprises; and some, not so good. long as You purchased the item with Your covered Account and/or For instance. Your son's brand-new iPad got soaked in a sudden rainstorm at summer camp. But, You bought the item with Your card, so You may be covered.

rewards program associated with Your covered Account.

Broken items, unless the result of a covered occurrence

Boats, aircraft, automobiles, and any other motorized vehicles

and their motors, equipment, or accessories, including trailers

and other items towable or attachable to any motorized vehicle

Items damaged as a result of weather other than lightning, wind.

Items purchased for resale, either professional or commercial use

Items stolen from cars or other vehicles or common carriers

Items that are lost, or that "mysteriously disappear," meaning

the U.S. Postal Service, airplanes, or a delivery service)

Items in Your baggage (unless hand carried, or under Your

supervision or that of a companion You know); includes jewelry

Theft or damage stemming from abuse, fraud, hostilities (was

confiscation by authorities (if contraband or illegal); normal

wear and tear: flood, earthquake, radioactive contamination

nvasion, rebellion, insurrection, terrorist activities, and more);

Theft or damage from misdelivery, or voluntarily parting with property

Perishable or consumable items, including cosmetics, perfumes,

Real estate and items intended for real estate, including hard-

vired and hard-plumbed items, garage doors and openers,

Traveler's checks, cash, tickets, credit or debit cards, among

used or pre-owned as long accompanied by a warranty)

Losses caused by or resulting from a Cyber Incident

Items used or pre-owned (Refurbished items will not be considered

documentation as to additional currency, voucher, points or any

purchase was made using Your eligible Account and/or rewards

Copy of the documentation of any other settlement of the loss (if

A copy of the itemized store receipt demonstrating that the

If the item is repairable, the estimate of repair OR a copy of

he paid receipt/invoice for the repairs, indicating the type of

Copy of the police report (made within forty-eight [48] hours of

to substantiate the loss. If the loss was not reported, please

Any other documents necessary to substantiate Your claim

n some cases of damage. You will be asked to send, at Your

Benefit is the purchase price of the item, not to exceed the

documentation within ninety (90) days of the date of theft or

• A damaged item may be repaired, rebuilt, or replaced, while a

stolen item will be replaced. Typically. You will receive notice

You may receive payment to replace Your item, an amount not

charges, up to five hundred dollars (\$500) per claim and fifty

housand dollars (\$50,000) per cardholder. You will only be

device to receive, process, store, retrieve or send data.

Cyber Incident means any of the following acts:

about this decision within fifteen (15) days upon receipt of Your

nore than the original purchase price, less shipping and handling

reimbursed up to the dollar amount to replace or repair the item or

nent will take place within five (5) business days.

the program limit, whichever is less. Under normal circumstances

unauthorized access to or use of Your Digital Data or a Covered

Please return Your signed and completed form with all

Once You've met the conditions of this benefit, the Benefit

Administrator will resolve Your claim in one of two ways

xpense, the damaged item along with Your claim in order to

substantiate the claim, so make sure to keep the damaged item in

Please note: Your maximum recovery under the Purchase Security

rovide a replacement receipt or other sufficient proof of loss

deemed eligible solely by Your Benefits Specialist (if applicable)

be occurrence in the case of theft) fire report or incident report

program associated with Your covered Account

damage to the claimed item (if applicable)

hey vanished in an unexplained manner, with no evidence of

tems under the control and care of a common carrier (including

What Purchase Security does not cover

wrongdoing by one person or several

amage from inherent product defects

rechargeable batteries, among others

other negotiable purchased instruments

ceiling fans, among other items

other payment method utilized

overage limit

How will I be reimbursed?

claim documentation.

damage.

Purchase

Rented and leased items

and watches, among other things

Medical equipment

Animals and living plants

Computer software

hail, rain, sleet, or snow

Antiques or collectible items

Purchase Security protects new retail purchases made with Your eligible Account and/or rewards programs associated with Your d Account within the first ninety (90) days from the date o purchase. To be eligible for this coverage. You need to purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your covered Account. At the Benefit Administrator's discretion, this benefit replaces

Life is full of surprises...some good surprises; and some, not so good. For instance, Your son's brand-new iPad got soaked in a sudden rainstorm at summer camp. But, You bought the item with Your card, so You may be covered.

Purchase Security protects new retail purchases made with You eligible Account and/or rewards programs associated with Your ed Account within the first ninety (90) days from the date of purchase. To be eligible for this coverage. You need to purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your covered Account.

At the Benefit Administrator's discretion, this benefit replaces repairs, or reimburses You, up to the total purchase price of Your item for a maximum of five hundred dollars (\$500) per claim and fifty thousand dollars (\$50.000) per cardholder, in the event of theft, damage due to fire, vandalism or accidentally discharged water or certain weather conditions.

You are eligible for this benefit if You are a cardholder of an eligible card issued in the United States. Gifts purchased for friends and fami members may also be covered if they are purchased with Your covered Account and/or rewards program associated with Your covered Account.

## What Purchase Security covers

Eligible items of personal property purchased with Your card and/ wards program associated with Your covered Account are covered for damage due to:

- Fire, smoke, lightning, explosion, riot, or vandalism Windstorm, hail, rain, sleet, or snow
- Aircraft spacecraft or other vehicles
- Accidental discharge of water or steam from household plumbing
- Sudden accidental damage from electric current

 Theft (except from cars or motorized vehicles) Purchases made outside the United States are also covered as

Filing a Purchase Security Claim

Call the Benefit Administrator at 1-800-553-4820, or call collect outside the U.S. at 1-303-967-1096, within sixty (60) days of the damage or theft (if You wait longer, coverage may be denied). The Benefit Administrator will ask for some preliminary ormation, answer Your questions and send You a claim form. When You submit Your claim, be sure to include all information regarding Your claim including the time, place, cause and amount to either replace or repair the item

If You have insurance (homeowner's, renter's, car, employer or any other), You are required to file a claim with Your insu company and to submit a copy of any claim settlement from Your insurance company along with Your claim form. Purchase Security provides coverage on an "excess" coverage basis meaning it does not duplicate coverage, but pays for a loss only after valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies) has been exhausted. At that point, Purchase Security will cover the loss up to the amount charged to Your eligible Account subject to the terms, exclusions, and limits of liability of the benefit This benefit also pays for the outstanding deductible portion of ur insurance or indemnity for eligible claims. The maximum total limit of liability is up to five hundred dollars (\$500) per clair occurrence and fifty thousand dollars (\$50,000) per cardholder.

ou will receive no more than the purchase price as recorded on the eligible card receipt. When a protected item is part of a pair or set, You will receive no more than the value (as described above) of the particular part

or parts, stolen or damaged, regardless of any special value that item may have as part of such a pair or set, and no more than the proportionate part of an aggregate purchase price of such pair or set. For faster filing, or to learn more about Purchase Security, visit

www.cardbenefitservices.com.

Gift recipients may file their own claims if they have the necessary substantiating documents.

### Please submit the following documents:

 Your signed and completed claim form A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made using Your eligible Account and/or rewards program associated with Your covered Account

If more than one method of payment was used, please provide

Account means Your credit or debit card Accounts.

Computer Programs means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or alteration, corruption, damage, reduction in functionality,

or destruction of Your Digital Data or Covered Purchase; • transmission or introduction of a computer virus or harmful code

sounds, instructions, or Computer Programs stored as or on, created manipulation, misappropriation, theft, deletion, erasure, loss of use or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronical including ransomware, to or directed against Your Digital Data or trolled equipment. Digital Data shall include the capacity of a Covered Purchase Covered Purchase to store information, process information, and restriction or inhibition of access to or directed against Your Digital ransmit information over the Internet.

Data or Covered Purchase

computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Covered Purchase during the manufacturing process ungrade process or normal maintenance

Digital Data means information, concepts, knowledge, facts, images

## Additional Provisions for Purchase Security

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered 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, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations rding 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.

 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 the Guide to Benefits have been complied with fully.

 This benefit is provided to eligible 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, statement messages or

FORM #PURCHASE500- 2021 (04/21) PS-0

# **Cellular Telephone Protection**

## Benefit Information

Cell phones have become an everyday necessity for the average person, which means if Your cell phone is damaged or stolen, getting t repaired or replaced is not optional.

Fortunately. Cellular Telephone Protection is available which provides rerage for damage to, theft of, or involuntary and accidental parting of Your cell phone. An involuntary and accidental parting is the inintended separation from Your cell phone when its location is known, but recovery is impractical to complete. This benefit is available if You first day of the calendar month after the date of any future cellular are a valid cardholder of an eligible U.S. issued card enrolled in the Cellular Telephone Protection benefit and You charge Your monthly cellular wireless phone bills to Your eligible card for the billing cycle before the month in which the incident occurs. Eligible cell phones are the lines listed on Your most recent cellular wireless service provider's "cell phone provider") monthly billing statement for the billing cycle prior to when the incident occurred.

### What is covered?

This benefit is supplemental coverage which means that it will reimburse You for theft of, damage to or involuntary and accidental parting of Your cell phone 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

If You **do** have personal insurance that covers theft, damage or oluntary and accidental parting for Your cell phone, this benefit reimburses You for the deductible portion of Your cell phone insurance If You do not have personal insurance, the benefit reimburses You for the covered theft, damage, or involuntary and accidental parting for Your cell phone

Once all other insurance has been exhausted. Cellular Telephone Protection will provide coverage up to \$200 per claim with a maximum of two (2) claims and \$400 per twelve (12) month period. If it is determined that Your cell phone requires replacement due to the theft of, damage to or an involuntary or accidental parting of the device, You will receive the replacement value subject to the fifty dollar (\$50) deductible and the benefit maximum. The replacement value is the lesser of Your cellular wireless service provider's suggested retail value of a similar model replacement cell phone or the actual cost to replace the cell phone.

If Your cell phone is repairable, You will receive an amount as determined by the diagnostic to repair the cell phone subject to the benefit maximum and fifty-dollar (\$50) deductible.

Note: Electronic issues such as inability to charge mechanical or battery failure, where there is no evidence of physical damage, are not covered under this program.

• Within sixty (60) days of the date of the damage or theft notify

the Benefit Administrator at 1-866-894-8569 or outside the U.S. call

preliminary auestions and send You the appropriate claim form.

(60) days after the damage or theft, Your claim may be denied.

Return the completed, signed claim form and the requested

documentation below within ninety (90) days of the date of

collect at 1-303-967-1096. The Benefit Administrator will ask You some

Please note, if You do not notify the Benefit Administrator within sixt

## ling a Cellular Telephone Protection Claim

Eligible Person means a cardholder who pays for their purchase b using their eligible Account and/or rewards program associated with their covered Account.

You or Your means an Eligible Person who used their eligible Account to purchase the item and/or rewards program associated with their covered Account.

- electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been uspended or cancelled.
- ermination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty 30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefi Administrator provides services on behalf of the Provider.
- 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 the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of nsurance, including, but not limited to, the payment of claims.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-553-4820, or call collect outside the U.S. at 1-303-967-1096.

### When does it apply?

- Cellular Telephone Protection applies when You make Your monthly cellular wireless phone bill payment with Your eligible card. Coverage begins the first day of the calendar month following a payment of the ular wireless phone bill.
- If You fail to make a cellular wireless phone bill payment in a particular nonth, Your coverage will be suspended. Coverage will resume on the wireless phone bill payment made with the eligible card.

#### If Your cell phone is stolen as a result of criminal activity. You must file a police report within forty-eight (48) hours of the event. What is not covered?

- This benefit will not provide reimbursement for the following: 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 lelivery service)
- Cell phones stolen from baggage unless hand-carried and under Your personal supervision, or under supervision of Your traveling
- · Cell phones which have been rented, borrowed or are part of prepaid or "pay as you go" type plans
- Cosmetic damage to the cell phone or damage that does not impact the cell phone's capabilities and functionalities
- Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion ebellion, or insurrection), confiscation by the authorities, risk of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent
- product defects Damage or theft resulting from misdelivery or voluntary parting with the cell phone
- Taxes, delivery and transportation charges, and any fees associated with the cellular wireless service provide
- Losses caused by or resulting from a Cyber Incident

- the damage or theft to the address provided by the Benefit Administrator
- For faster filing, or to learn more about Cellular Telephone Protection, visit www.cardbenefitservices.com
- Please submit the following documents: The completed signed claim form
- A copy of Your cellular wireless service provider billing statement

demonstrating that the entire monthly payment for the cellular wireless phone bill was made the month prior to the date of damage or theft and has been paid with the eligible card.

- If Your cellular wireless service provider's billing statement doesn't show payment with the eligible card, a copy of Your card monthly billing statement that sponds with the above cellular wireless phone monthly billing statement • A copy of the device summary page from Your cellular wireless phone bill or other
- sufficient proof of the claimed cell phone model linked to Your cell phone 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 Based on the details of the claim, the Benefits Administrator may request additional verification including:
- · An itemized repair estimate from an authorized cell phone repair facility
- The damaged cell phone, for evaluation of its damage · An itemized store receipt for the replacement cell phone
- Documentation (if available) of any other claim settlement such as Your cellular wireless provider or manufacturer's insurance settlement (if applicable)
- Any other documentation deemed necessary, in the Benefits Administrator's sole

## efinitions

Computer Programs means a set of related electronic instructions which direct ations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data. Cyber Incident means any of the following acts:

- unauthorized access to or use of Your Digital Data or an Eligible Wireless Cellular
- alteration, corruption, damage, reduction in functionality, manipulation sappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or an Eligible Wireless Cellular Telephone:
- transmission or introduction of a computer virus or harmful code, including ransomware, to or directed against Your Digital Data or an Eligible Wireless Cellula
- restriction or inhibition of access to or directed against Your Digital Data or an Eligible Wireless Cellular Telephone
- computer errors, including human operating error or omission; power failure. surge, or diminution of electronic systems; or mistakes in legitimate electronic

#### dditional Provisions for Cellular Telepho ne Protection

- Signed or pinned transactions are covered as long as You use Your eligible account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this penefit. 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, no coverage shall exist for such claim, and Your benefit may be cancelled. 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, ional concealment, or misrepresentation of material fact.

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 againsl he 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 Provide unless all the terms of the Guide to Benefits have been complied with fully. This benefit is provided to eligible 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

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° RBC Bank (Georgia), Ň.A. 2021.

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FORM #CELLPHONE = 2021(04/21) CP-0

code or damage from code installed on an Eligible Wireless Cellular Telephone during the manufacturing process, upgrade process, or normal maintenance

Digital Data means information, concepts, knowledge, facts, images, sounds ctions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications are), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing levices or any other repositories of computer software which are used with ronically controlled equipment. Digital Data shall include the capacity of an Eligible Wireless Cellular Telephone to store information, process information, and nit information over the Internet.

Eligible Cellular Wireless Telephones are the lines listed on your most recen ellular wireless service provider's ("cell phone provider") monthly billing atement for the billing cycle prior to when the incident occurred

Eligible Person means a cardholder who pays for their monthly cellular wireless hone bill with their eligible card. You or Your means an enrolled cardholder who has charged their monthly cellular

wireless phone bill to their covered card.

be provided via additional Guide to Benefits mailings, statement inserts ent messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.

- Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Com of North America ("Provider") is the underwriter of these benefits and is lely responsible for its admir ration and claims. The Benefit Administrate provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies reginst any party in respect of this claim will be transferred to the Benefit istrator 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.

This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-866-894-8569

(10)

#### discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the cell phone. If the cell phone is damaged, do not discard it until the claim has been fully

# How will I be reimbursed

- Depending on the nature and circumstances of Your claim, the Benefit strator may choose to repair or replace Your cell phone or reimburse You for the lesser of:
- Up to \$200 after the fifty dollar (\$50) deductible has been applied to the eplacement or repair cost; or

The current cellular wireless service provider's suggested retail value of a similar model replacement cell phone, or the actual cost to replace it, whichever is lower (not including taxes, delivery and transportation charges or fees associated with ne cellular wireless service provider), less Your fifty dollar (\$50) deductible

 If Your cell phone is repairable. You will receive an amount as determined by the diagnostic to repair the cell phone less Your fifty dollar (\$50) deductible

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

Emergencies can escalate quickly when You are traveling away from home. Something that is relatively straightforward when You are not traveling, like replacing prescription medication, can be a difficult task when You are dealing

Your eligibility is determined by Your financial inst

Travel and Emergency Assistance Services are made available to help You in case of an emergency while You are traveling away from home. The Benefit Administrator can connect You with the appropriate local emergency and assistance resources available. 24 hours a day. 365 days a yea

YOUR GUIDE TO CARD BENEFITS

Benefit Information

with local laws or language barriers.

Visa<sup>\*</sup> Signature Package

Please note that due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.

### What are Travel and Emergency Assistance Services and how do I use these services when I need them

Fravel and Emergency Assistance Services are made available to You if You are a cardholder of an eligible card issued in the United States. Your spouse and children (dependents under 22 years old) are also eligible to use these services.

Frayel and Emergency Assistance Services provide assistance and eferral only. You are responsible for the cost of any actual medical, legal transportation, cash advance, or other services or goods provided.

To use the services, simply call the toll-free, 24-hour Benefit Administrato line at 1-800-992-6029. If You are outside the United States, call collect at 1-804-673-1675.

#### What are the specific services and how can they help me?

Emergency Message Service can record and relay emergency messages for travelers or their immediate family members. The Benefit Administrato will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully. All costs are Your responsibility.

 Medical Referral Assistance provides medical referral, monitoring, and follow up. The Benefit Administrator can give You names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local

Common Carrier means any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be burchased prior to travel. Does not include taxi, limousine service, commuter rail

#### ditional Provisions for Travel and Emerg icy Assistance Services

This benefit is provided to eligible cardholders at no additional cost. The erms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may e provided via additional Guide to Benefits mailings, statement inserts statement messages or electronic notification. The benefits described in

this Guide to Benefits will not apply to cardholders whose accounts have been suspended or cancelled. For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-992-6029, or call collect outside the U.S. at 1-804-673-1675.

FORM #VTEAS - 2017 (Stand 04/17) TEAS-0

# Travel Accident Insurance

# Benefit Information

## Principal Sum: \$500,000 THIS IS AN ACCIDENTAL DEATH AND DISMEMBERMENT ONLY POLICY AND

DOES NOT PAY BENEFITS FOR LOSS FROM SICKNESS This Description of Coverage is provided to all eligible RBC Bank Visa Signature cardholders and replaces any and all Descriptions of Coverage previously ssued to the insured with respect to insurance described herein.

Eligibility and Period of Coverage

s an RBC Bank® Visa Signature cardholder, you are covered beginning on 4/15/21 or the date your credit card is issued, whichever is later

You and your dependents<sup>†</sup> become covered automatically when the entire Common Carrier fare is charged to your covered RBC Bank Visa Signature card account ("Covered Person"). It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

17948 (11/2021)

Subject to the terms and conditions, if a Covered Person's accidental bodily due to the same accident is the Principal Sum.

1 Your spouse, unmarried dependent child(ren) under age nineteen (19) [twenty-five (25) if a full-time student]. No age limit for incapacitated child. Incapacitated child means a child incapable of self-sustaining employment b reason of mental retardation or physical handicap, and chiefly dependent on you for support and maintenance. Dependent child(ren) receive fifty percent (50%) of your benefit amount.

## efinitions

Loss means actual severance through or above the wrist or ankle joints with regard to hands and feet; entire and irrevocable loss of sight, speech or hearing: actual severance through or above the metacarpophalangeal joints

with regard to the thumb and index fingers. The life benefit provides coverage in the event of a Covered Person's death. If a Covered Person's body has not been found within one (1) year of disappearance, stranding, sinking, or



or commuter bus lines.





17948 (09/2021)

medical personnel, if necessary, to monitor Your condition; keep in contact with Your family, and provide continuing liaison; and help You arrange medical payments from Your personal account. All costs are Your responsibility.

Legal Referral Assistance can arrange contact with English-speaking attorneys and U.S. embassies and consulates if You're detained by loca authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from Your personal account. The enefit Administrator can also follow up to make sure bail has been properly

Emergency Transportation Assistance can help You make all the necessary nents for emergency transportation home or to the nearest medical acility. This includes arranging to bring Your Young children home and helping You stay in contact with family members or employers during the

emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. All costs are Your responsibility

Emergency Ticket Replacement helps You through Your carrier's lost ticket imbursement process and assists in the delivery of a replacement ticket to You should You lose Your ticket. 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. You are responsible for the cost of any replacement items shipped to You.

Emergency Translation Service provides telephone assistance in all major anguages and helps find local interpreters, if available, when You need more extensive assistance. All costs are Your responsibility.

Prescription Assistance and Valuable Document Delivery Arrangement can help You fill or replace prescriptions, subject to local laws, and car arrange pickup and delivery of Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. 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

You or Your means an eligible person whose name is embossed on an eligible U.S issued card, and You reside in the United States

Injury occurs while on a Covered Trip and results in any of the following Losses in one (1) year after the date of the accident, the Insurance Company will pay the following percentage of the Principal Sum for accidental Loss of:

Life	100%
Both hands or both feet	
Sight of both eyes	
One hand and one foot	
Speech and hearing	100%
One hand or one foot and the sight of one eye	100%
One hand or one foot	50%
Sight of one eye	50%
Speech or hearing	50%
Thumb and index finger on the same hand	
In no event will multiple charge cards obligate the Insurance Com in excess of the stated benefit for any one Loss sustained by a Co	

as a result of any one accident. The maximum amount payable for all Losses

wreckage of any Common Carrier for which the Covered Person was covered as a passenger, then it shall be presumed, subject to all other provisions and conditions of this coverage, the Covered Person suffered loss of life.

**Injury** means bodily injury or injuries sustained by the insured person which are the direct cause of Loss, independent of disease cause of Loss, independent of disease or bodily infirmity, and occurring while the Covered Person is covered under this policy, while the insurance is in force.

Covered Trip means a trip (a) while the Covered Person is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member and (b) charged to your RBC Bank Visa Signature card; and (c) that begins and ends at the places designated on the ticket purchased for the trip. Covered Trip will also include travel on a Common Carrier (excluding aircraft), directly to, from or at any Common Carrier terminal, which travel immediately precede departure to or follows arrival at the destination designated on the ticket purchased for the Covered Trip.

Common Carrier means any scheduled airline, land, or water conveyance licensed for transportation of passengers for hire

Exclusion: No payment will be made for any Loss that occurs in connection with, or is the result of, (a) suicide, attempted suicide, or intentionally self inflicted injury: (b) any sickness or disease: (c) travel or flight on any kind of aircraft or Common Carrier except as a fare-paying passenger in an aircraft or on a Common Carrier operated on a regular schedule for passenger service over an established route; or (d) war or act of war, whether declared or undeclared.

## Additional Provisions for Travel Accident Insurance

by Virginia Surety Company, Inc. (herein referred to as Company). We reserve the right to change the benefits and features of all these programs.

The financial institution or the Company can cancel or choose not to renew the Insurance coverages for all Insureds. If this happens, the financial institution will notify the accountholder 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 Covered Trips commenced prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. Travel Accident Insurance does not apply if your RBC Bank 'isa Signature privileges have been suspended or cancelled. How benefits will still apply to Covered Trips commenced prior to the date that your account is suspended or cancelled provided all other terms and conditions of coverage are met.

Coverage will be void if, at any time, the accountholder has concealed or nisrepresented any material fact or circumstance concerning this coverage or the subject thereof or the accountholder's interest herein, or in the case of any raud or false swearing by the Insured relating thereto. No person or entity other than the accountholder shall have any legal or equitable right, remedy, or claim

Travel Accident Insurance is provided under a master policy of insurance issued for insurance proceeds and/or damages under or arising out of this coverage.

Beneficiary: Benefit for Loss of life is payable to your estate, or to the

Administrator will send the claimant forms for filing proof of Loss.

settled according to the provisions of the policy.

The Cost: This travel insurance is purchased for you by your financial

Description of Coverage: This description of coverage details material facts

about a Travel Accident Insurance Policy which has been established for you and is underwritten by Virginia Surety Company, Inc. Please read this description

efully. All provisions of the plan are in the master policy, form number VSG

VCC-01 (2/00). Any difference between the policy and this description will be

Duestions: Answers to specific questions can be obtained by writing to the

eneficiary designated in writing by you. All other benefits are payable to you

twenty (20) days of a covered Loss or as soon as reasonably possible. The Plar

Notice of Claim: Written notice of claim, including your name and reference

to RBC Bank Visa Signature should be mailed to the Plan Administrator within

No action at law or in equity shall be brought to recover on this coverage prior to the expiration of sixty (60) days after proof of Loss has been furnished in accordance with the requirements of this Description of Coverage.

The Company, at its expense, has the right to have you examined as often as reasonably necessary while a claim is pending. The Company may also have an utopsy made unless prohibited by law

### State Amendments

of the Loss.

cbsi Card Benefit Services

Harrison. NY 10528

550 Mamaroneck Avenue, Suite 309

associated with Your covered Account

tickets and/or travel vouchers

Operator or Travel Supplie

annlies while.

Additional Travel Accident benefit

Plan Administrator:

larrison, NY 10528

175 West Jackson Blvd

Underwritten by:

Chicago, IL 60604

bsi Card Benefit Services

'irginia Surety Ćompany, In

550 Mamaroneck Avenue, Suite 309

or Illinois Residents Only: The following statement is added: If a Covered Person recovers expenses for sickness or injury that occurred due to the egligence of a third party, the Company has the right to first reimbur or all benefits the Company paid from any and all damages collected from the negligent third party for those same expenses whether by action at law, ement, or compromise, by the Covered Person, the Covered Person's parents if the Covered Person is a minor, or the Covered Person's legal ntative as a result of that sickness or injury. You are required to furnish any information or assistance, or provide any documents that we may easonably require in order to exercise our rights under this provision. This rovision applies whether or not the third party admits liability

An Insured Person's emotional trauma, mental or physical illness, disease.

pregnancy, childbirth or miscarriage, bacterial or viral infection or bodily

from Accidental consumption of a substance contaminated by bacteria.

Within twenty (20) days of the Trip Cancellation or Interruption or as soon

dministrator. The Plan Administrator will ask You for some preliminary

reasonably possible. You must provide (written) claim notice to the Plar

within twenty (20) days will not invalidate or reduce any otherwise valid

When the Plan Administrator receives notice of a claim, the Plan Administrate

will send You forms for giving proof of Loss within fifteen (15) days. If You do not

Answers to specific questions can be obtained by writing to the Plan Administrator

Please return Your completed and signed claim form and the documents listed

A copy of Your monthly billing statement or the travel itinerary (showing the

last four [4] digits of the Account number) confirming the Common Carrier

If more than one method of payment was used, please provide documentation

as to additional currency, youcher, points or any other payment method utilized

Confirmation of the non-refundable amounts for the unused Common Carrier

• A copy of the travel itinerary showing the passenger names and ticket cost

Confirmation of the reason for the Trip Cancellation (completed attached

A copy of the cancellation or refund policies of the Common Carrier, Tour

As a cardholder, You, Your spouse (or Domestic Partner), and Your unmarried

Riding as a passenger in or entering or exiting any Common Carrier; or

Dependent Children will be automatically insured for up to one thousand dollars

l,000) for Accidental Loss of life, limb, sight, speech, or hearing. This benefi

Riding as a passenger in, entering, or exiting any conveyance licensed to carry

physician statement, confirmation of death of Immediate Family Member o

Confirmation that the tickets were cancelled with the Common Carrier

nentation confirming any other cause of Loss)

ticket was purchased using the covered Account and/or rewards programs

ve the forms, You should send the Plan Administrator a written description

How to file a Trip Cancellation or Interruption claim:

claim if notice is given as soon as reasonably possible.

To make a claim, please contact the Plan Administrator

pelow as soon as possible to the Plan Administrator:

alfunctions, except physical illness or disease which prevents the Insured

Person from traveling on a Covered Trip. This Exclusion does not apply to Loss

sulting from an Insured Person's bacterial infection caused by an Accident of

mation and send You the appropriate claim forms. Failure to give notice

# Trip Cancellation/Trip Interruption

## Benefit Information

Sometimes the unexpected happens and Your travel arrangements don't go as planned.

You've done a great job preparing for Your Trip. Your flights have been booked You confirmed Your reservation with Your hotel and You even rented a car so You can sightsee. But what if You have to cancel Your trip because of the death of an Immediate Family Member? What if the airline You booked Your flight through declares bankruptcy? Fortunately, Trip Cancellation and Interruption benefits are available to help You with these unforeseen circumstances that could disrupt Your travel plans.

Trip Cancellation and Interruption benefits pay up to \$5,000 per Insured Person for the non-refundable Common Carrier ticket(s) that You paid for with Your covered Account and/or rewards programs associated with Your covered Account You, Your spouse (or Domestic Partner) and Your Dependent Children are eligible for coverage if You charge the entire cost of the Trip using Your Account, less redeemable certificates, vouchers, or coupons, or rewards program associated with Your covered Accour

### The Trip Cancellation or Interruption must be caused by or result from:

• The death, Accidental Bodily Injury, disease or physical illness of You or an Immediate Family Member of the Insured person: or

· Default of the Common Carrier resulting from financial insolvency. The death, Accidental injury, disease or physical illness must be verified by a Physician and must prevent You from traveling on the trip

NOTE: Common Carriers may issue a credit voucher for the value of the unused ticket. A fee may be associated with changing or cancelling the ticket. You may be eligible for reimbursement of the fee at the time of Loss. Most Common Carrier credit vouchers expire in one year. Proof of the unused credit vouche can be submitted for reimbursement after expiration. Payment will not exceed either the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger(s) fare(s), or up to \$5,000.

### The following exclusions apply to financial services Common Carrier Trip Cancellation/Trip Interruption only:

No Trip Cancellation or Interruption benefits will be paid for Loss caused by or resulting from:

A Pre-existing Condition

 Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving · Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a

- result of a Loss covered under this policy
- The Insured Person or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol
- The Insured Person or an Immediate Family Member, a) traveling against the advice of a Physician; or b) traveling while on a waiting list for specified medical reatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy Suicide, attempted suicide, or intentionally self-inflicted injuries
- Declared or undeclared war, but war does not include acts of terrorism

the public for a fee and while traveling to or from the airport:

- Immediately preceding the departure of a Common Carrier on which the Insured Person has purchased passage; and
- Immediately following the arrival of a Common Carrier on which the Insured Person was a passenger; or

• At the airport, terminal or station, at the beginning or end of the Common Carrier Covered Trip

Covered Loss	Benefit Maxin
Accidental Loss of Life, two or more Members, sight of both eyes, speech and hearing or any combination thereof	\$1,000
Accidental Loss of one Member, sight of one eye, speech or hearing	\$500
Accidental Loss of the thumb and index finger of the same hand	\$250

Loss means, with respect to a hand, complete severance through or above the knuckle joints of at least four (4) fingers on the same hand or at least three (3) fingers and the thumb on the same hand; with respect to a foot, complete ce through or above the ankle joint. The Company will consider it a Loss o hand or foot even if the fingers, thumb, or foot is later reattached.

In order to be eligible for this additional coverage, the entire cost of the Common Carrier passenger fare(s), less redeemable certificates. vouchers. or coupons. must be charged to Your covered Account and/or rewards programs associated with Your covered Account during the policy period. If the purchase is not made prior to the Insured Person's arrival at the airport, coverage begins at the time the tire cost of the Common Carrier passenger fare is purchased

This travel accident benefit is provided to eligible cardholders. Your financial institution pays the cardholder's premium as a benefit of the card membership

The Loss must occur within one year of the Accident. The Company will pay the single largest applicable Benefit Amount. In the event of multiple Accidenta deaths per Account arising from any one Accident, the Company's liability for all such Losses will be subject to a maximum limit of insurance equal to two times the Benefit Amount for Loss of life. Benefits will be proportionately divided an the Insured Persons up to the maximum limit of insurance.

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) You parents, d) Your brothers and sisters, e) Your estate, All other indemnities will be paid to You.

The following exclusions apply to the Travel Accident benefit:

Loss caused by or resulting from

 An Insured Person's emotional trauma, mental or physical illness, disease normal pregnancy, normal childbirth or elective abortion, bacterial or viral infection, or bodily malfunctions. This exclusion does not apply to Loss resultin

Accident or Accidental means a sudden, unforeseen, and unexpected event which happens by chance: is independent of illness and disease and is the direct source of Loss.

Accidental Bodily Injury means Bodily Injury, which 1) is Accidental: 2) is the direct cause of a Loss; and 3) occurs while the Insured Person is insured under this policy which is in force

Account means Your credit or debit card Accounts.

Benefit Amount means the Loss amount at the time the entire cost of the passenger fare is purchased with an eligible Account and/or rewards programs associated with Your covered Account

Common Carrier means any licensed land, water or air conveyance operated by those whose occupation or business is the transportation of persons or things without discrimination and for hire.

Covered Trip means travel on a Common Carrier when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers, o ons, has been purchased with an Insured Person's covered card Account and/ rewards programs associated with Your covered Account issued by the Policyholder.

Dependent Child or Children means those Children, including adopted Children and those Children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support, and who are 1) under the age of nineteen (19), and reside with the Insured Person: 2) beyond the age of en (19), permanently mentally or physically challenged, and incapable of self-support; or 3) under the age of twenty-five (25) and classified as full-time students at an institution of higher learning.

Domestic Partner means a person who is registered as a Domestic Partner of legal equivalent under laws of the governing jurisdiction, or who 1) is at least 18 years of age and competent to enter into a contract; 2) is not related to the Primary Insured Person by blood: 3) has exclusively lived with the Primary Insured Person for at least twelve (12) consecutive months; 4) is not legally married or separated: and 5) has with the Primary Insured Person at least tw (2) of the following financial arrangements: a) a joint mortgage or lease; b) a joint bank account; c) joint title to or ownership of a motor vehicle or status o

• 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 simply an nformative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy, on file with the Policyholder: BNY Midwest Trust Company as trustee of the Chubb Financial Institution Group Insurance Trust for the

Account of participating financial institutions. Policy #: 6478-07-74 • Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.

· You shall do all things reasonable to avoid or diminish any Loss covered 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, no coverage shall exist for such claim, and Your benefit may be cancelled. Eacl cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud. nal concealment, or misrepresentation of material fac

from an Insured Person's bacterial infection caused by an Accident or from Accidental consumption of a substance contaminated by bacteria

- Suicide, attempted suicide, or intentionally self-inflicted injuries Declared or undeclared war, but war does not include acts of terrorism
- · An Accident occurring while You are in, entering, or exiting any aircraft while acting or training as a pilot or crew member (does not apply if You temporarily perform pilot or crew functions in a life-threatening emergency)

How to file a Travel Accident benefit claim: imum Within twenty (20) days of the accident or as soon as reasonably possible You must provide (written) claim notice to the Plan Administrator. The Plan Administrator will ask You for some preliminary information and send You the appropriate claim forms. Failure to give notice within twenty (20) days will not invalidate or reduce any otherwise valid claim if notice is given as soon as easonably possible.

When the Plan Administrator receives notice of a claim, the Plan Administrato will send You forms for giving proof of Loss within fifteen (15) days. If You do not receive the forms, You should send the Plan Administrator a written description of the Loss.

Answers to specific questions can be obtained by writing to the **Plan Administrato** To make a claim, please contact the Plan Administrator

chsi Card Benefit Services 550 Mamaroneck Avenue, Suite 309

- Harrison NY 10528
- Please return Your completed and signed claim form and the documents listed below as soon as possible to the Plan Administrate
- A copy of the police report
- A completed medical authorization form for each treating medical facility Copy of the certificate of death, if applicable
- A copy of the travel itinerary
- A copy of the credit card statement reflecting the purchase, verification of the cardholder's name and the first six digits of the credit card numbe

To view the status of your claim and to securely upload documents for Trip Cancellation/Interruption and Travel Accident Benefit, visit www.myclaimsagent.com. Use website code 001

Or mail the completed and signed claim form and all required documents to: Claim Benefit Services P.O. Box 459084

Sunrise, FL 33345

If You choose to mail Your documents, please send a copy of Your documents and retain the originals for Your records. Claim Benefit Services is unable to return any submitted documents. You will be contacted by a claim adjuster if additional information or documentation is required.

a joint lessee on a motor vehicle lease; or d) a joint credit card account with a financial institution

mediate Family Member means the Insured Person's 1) Spouse or Domest Partner: 2) children including adopted children or stepchildren: 3) legal lians or wards; 4) siblings or siblings-in-law; 5) parents or parents-in-law; and parents or grandchildren. 7) quints or uncless 8) nieces and penhews diate Family Member also means a Spouse's or Domestic Partner's hildren, including adopted children or step children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or ndchildren; aunts or uncles; nièces or nephews

nsured Person means the individual or entity to whom the Policyholder has led an Account, as well as authorized users of the Account registered with th Policyholder. Insured Person also means the Insured Person's Spouse or Domestic artner and Dependent Childrei Member means hand or foot.

#### Pre-existing Condition means Accidental Bodily Injury, disease, or illness of the Insured Person or Immediate Family Member of the Insured Person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of a Scheduled Airline passenger fare(s). Disease or illness has manifested itself when either 1) medical care or treatment has been given

r 2) there exists symptoms which would cause a reasonably prudent perso seek medical diagnosis, care or treatment. The taking of prescription drugs or nedication for a controlled (continued) condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.

Trip Cancellation means the cancellation of Common Carrier travel ments when the Insured Person is prevented from traveling on a Covered Trip on or before the Covered Trip departure.

Trip Interruption means the Insured Person's Covered Trip is interrupted either on the way to the Covered Trip point of departure or after the Covered Trip departure. You or Yours means an Insured Person who purchases their trip using the Insured person's covered Account and/or rewards programs associated with the ed Person's covered Account

the Provider may be brought more than two (2) years after the time for giving

unless all the terms of the Guide to Benefits have been complied with fully

terms and conditions contained in this Guide to Benefits may be modified by

statement messages or electronic notification. The benefits described in thi

uide will not apply to cardholders whose Accounts have been suspended o

subsequent endorsements. Modifications to the terms and conditions may

This benefit is provided to eligible cardholders at no additional cost. The

be provided via additional Guide to Benefits mailings, statement inserts

Termination dates may vary by financial institution. Your financial institut

otify You at least thirty (30) days in advance. Federal Insurance Compan

its administration and claims. The Plan Administrator provides services on

("Provider") is the underwriter of these benefits and is solely responsible fo

cancelled

behalf of the Provider

Proof of Loss. Further, no legal action may be brought against the Pro

ommuter bus lines.



not exceed sixty (60) consecutive days in duration.

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

This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims. For more information about the benefit described in this guide contact the Plan Administrator

FORM #TRCAN - 2017 (04/17) TC-0

# Lost Luggage Reimbursement

## Benefit Information

Have You ever been waiting for Your Checked Luggage to come around the belt only to find that it has been lost by Your airline Fortunately, Lost Luggage Reimbursement is here to help. With Los Luggage Reimbursement, You can be reimbursed for the difference between the "value of the amount claimed" and the Common Carrier's payment of up to three thousand dollars (\$3.000.00) per Covered Trip (for New York residents, coverage is limited to two thousand dollars (\$2.000.00) per bag), provided the Checked Luggage and/or Carry-on Baggage and/or its contents were lost due to theft or misdirection by the Common Carrier. "Value of the amount claimed" is he lesser of the following three amounts: the original purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection (with appropriate deduction for depreciation) and the cost to replace the item(s)

You and Your Immediate Family Members are all eligible for this penefit when You take a Covered Trip and pay for the cost of Your Common Carrier tickets with Your eligible card issued in the United tates and/or rewards program associated with Your covered Account To be eligible for coverage. You must purchase a portion or the entire cost of the Covered Trip with Your covered Account and/or rewards rogram associated with Your covered Account. Only Your Checked uggage and/or Carry-On Baggage and/or its contents are covered

This benefit is supplemental to and in excess of any collectible insurance and/or collectible reimbursement from any other source. The Benefit Administrator will refund the excess amount once all other reimbursement has been exhausted up to the limit of liability.

Please Note: You must take all reasonable means to protect save and/or recover Your Checked Luggage and/or Carry-on Baggage and/ or its contents at all times.

## What is not covered?

uggage Reimbursement does not apply to loss or theft of the wing items:

· Automobiles, automobile accessories and/or equipment motorcycles, motors, bicycles (except when checked with the ommon Carrier), boats, or other vehicles or conveyances Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs

Money, securities, credit or debit cards, checks, and travelers' check Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics,

ugs and carpets, animals, cameras, sporting equipment, and nousehold furniture · Property shipped as freight or shipped prior to the Covered Trip

departure date

Items specifically identified or described in and insured under any other insurance policy Losses arising from confiscation or expropriation by any govern

or public authority or detention by customs or other officials Losses resulting from abuse, fraud, hostilities of any kind (including,

but not limited to, war, invasion, rebellion, or insurrection) Business items (items that are used in the purchase, sale

production, promotion, or distribution of goods or services including

## efinitions

Account means Your credit or debit card Accounts.

Carry-on Baggage means the baggage which You personally carry Carrier and for which You retain responsibility

Checked Luggage means suitcases or other containers specifically lesigned for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

Common Carrier means any land water or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Commo Carrier does not include taxis. limousine services, or commuter rail or

Covered Trip means a trip while the Eligible Person is riding on a mon Carrier as a passenger and not as a pilot, operator or crew member, for which the expense has been charged to Your eligible Account and/or rewards program associated with Your covered Account, and which is not less than five (5) consecutive days but does but not limited to, manuals, computers and their accessories. software, data, facsimile, samples, collateral materials, etc.), cellular telephones, or art objects

How to file a Lost Luggage Reimbursement claim: nmediately notify the Common Carrier to begin their claims

process if Your luggage and/or its contents are lost or stolen Within twenty (20) days of the date Your luggage is lost or stolen and You have notified the Common Carrier and begun their claims ocess, call the Benefit Administrator at 1-800-757-1274, or call collect outside the U.S. at 1-804-673-6496. The Benefit Administrato will ask You for some preliminary claim info on and send You a special claim form. If You do not notify the Benefit Administrato within twenty (20) days of the date the luggage was lost or tolen, Your claim may be denied.

Within ninety (90) days of the date Your luggage was lost or stolen, eturn Your claim form and the requested doo the address provided by the Benefit Administrator:

- A copy of Your monthly billing statement or the travel itinerary (showing the last four [4] digits of the Account number) confirmin he Common Carrier ticket was charged to the covered Accoun and/or rewards program associated with Your covered Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- A copy of ticketing by the Common Carrier including but not limited to itinerary, boarding pass, or used ticket stub

 A copy of any check settlement denial or explanation of coverage issued by the Common Carrier together with a copy of the Commo Carrier's completed claim form, a list of the items lost and their value, and a copy of the luggage claim check (if applicable)

· A copy of Your insurance policy's Declarations Page (if applicable) to confirm Your deductible (Declarations Page means the document(s) in /our insurance policy that lists names, coverages, limits, effective date and deductibles)

- · A copy of any settlement of the loss or theft from Your primary insurance
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft

#### For faster filing, or to learn more about Lost Luggage eimbursement, visit www.eclaimsline.com.

If You have personal insurance (i.e., homeowner's, renter's, or other insurance applicable to the lost or stolen luggage or contents), You are required to file a claim with Your insurance company and submi a copy of any claim settlement along with Your completed claim form

If the claim amount is within Your personal insurance deductible. the Benefit Administrator may, at its discretion, deem a copy of Your personal insurance Declarations Page to be sufficient

ansference of claims After the Benefit Administrator has paid Your claim of loss or theft under this reimbursement benefit, all Your rights and remedies inst any party in respect of this loss or damage will be transferred o 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.

Eligible Person means a cardholder who pays for their Covered Trip y using their eligible Account and/or rewards program associated ith their covered Account

mmediate Family Member means Your Spouse or lega pendent children under age eighteen (18), [twenty-five (25) if rolled as a full-time student at an accredited university)

Spouse includes Your domestic partner, which is a person who is at least 18 years of age and who, during the last twelve months, 1) has en in a committed relationship with the cardholder; (2) has been he cardbolder's sole spousal equivalent: (3) has resided in the same ehold as the cardholder; and (4) has been jointly responsible with the cardholder for each other's financial obligations and who intends to continue the relationship as stated above indefinitely.

You or Your means an Eligible Person or Your Immediate Family Members who charged a portion of their Covered Trip to Your eligible count and/or rewards program associated with Your covere

## ditional Provisions for Lost Luggage Reimbursement

Signed or pinned transactions are covered as long as You use You ligible card to secure the transaction.

 You shall do all things reasonable to avoid or diminish any loss covered 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 espect, no coverage shall exist for such claim, and Your benefil may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all elevant provisions shall be void in any case of fraud, intentional

concealment, or misrepresentation of material fact 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

) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms o the Guide to Benefits have been complied with fully. This benefit is provided to eligible cardholders at no additiona cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to

e terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages o electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled

 Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefits for rdholders, and if they do, they will notify You at least thirt (30) days in advance. Indemnity Insurance Company of North mérica ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefi Administrator provides services on behalf of the Provider.

FORM #LUGOPT - 2017 (04/17) LL-3/5-0

# Auto Rental Collision Damage Waiver

## Benefit Information

No cardholder wants to incur the expense of repairing or replacing a rented car. But accidents do happen, and vehicles do get stolen. No matter what happens to Your rental car. You can be covered with Auto Rental Collision Damage Waiver, Auto Rental Collision Damage Waiver reimburses You for damages caused by theft or collision – to the Actual Cash Value of most rented cars. Auto Rental Collision age Waiver covers no other type of loss. For example, in the event of a collision involving Your rented vehicle, damage to any other driver's car or the injury of anyone or anything is not covered Rental periods of fifteen (15) consecutive days within Your country of residence, and thirty-one (31) consecutive days outside it, are both covered. (Longer rental periods, however, are not covered.)

You are eligible for this benefit if Your name is embossed on an eligible card issued in the United States and You use it to initiate and complete Your entire car rental transaction. Only You as the primary car renter and any additional drivers permitted by the Rental Car Agreement are covered.

### How Auto Rental Collision Damage Waiver works with other insurance

Auto Rental Collision Damage Waiver covers theft, damage, valid loss-of-use charges imposed and substantiated by the auto rental company, administrative fees and reasonable and customary towin harges, due to a covered theft or damage to the nearest qualified repair facility

If You do have personal automobile insurance or other insurance that covers theft or damage, this benefit reimburses You for the deductible portion of Your car insurance or other insurance, along with any unreimbursed portion of administrative and los of-use charges imposed by the car rental company, as well as reasonable towing charges while the car was Your responsibilit

If You do not have personal automobile insurance or any other nsurance, the benefit reimburses You for covered theft, damag or administrative and loss-of-use charges imposed by the renta company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

If You are renting outside of Your country of residence, the coverage provided under this benefit is primary and reimburses You for overed theft, damage, or administrative and loss-of-use charges mposed by the rental company, as well as reasonable to charges that occur while You are responsible for the vehicle.

### How to use Auto Rental Collision Damage Waiver

· Use Your card to initiate and complete Your entire car rental

 Review the auto rental agreement and decline the rental npany's collision damage waiver (CDW/LDW) option, or a similar provision, as accepting this coverage will cancel out ur benefit. If the rental company insists that You purchase their insurance or collision damage waiver, call the Benefit ninistrator for assistance at 1-800-348-8472. Outside the United States call collect at 1-804-673-1164

## Before You leave the lot, be sure to check the car for any prior

This benefit is in effect during the time the rental car is in Your (o an authorized driver's) control and it terminates when the renta company reassumes control of their vehicle.

This benefit is available in the United States and most foreig countries (with the exception of Israel, Iamaica, the Republic of Ireland or Northern Ireland). However, this benefit is not available where precluded by law, or where it's in violation of the ritory terms of the auto rental agreement, or when prohibited by individual merchants. Because regulations vary outside the United States, check with Your auto rental company and the Benefit Administrator before You travel to be sure that Auto Rental Collision Damage Waiver will apply.

## Vehicles not covered

Certain vehicles are not covered by this benefit. They consist of:

\* Not applicable to residents of certain states

#### ing an Auto Rental Collision Dan ge Waiver Claim

It is Your responsibility as a cardholder to make every effort to protect Your Rental Vehicle from damage or theft. If You have an accident, or Your Rental Vehicle has been stolen, immediately call the Benefit Administrator at 1-800-348-8472 to report the incident, regardless of whether Your liability has been established Outside the United States, call collect at 1-804-673-1164.

ou should report the 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 laim containing charges that would not have been included if notification occurred before the expenses were incurred. Thus,

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

A police report, if obtainable

reimbursement is required.

initions

condition at the time of loss.

Digital Data or Rental Vehicle:

Digital Data or Rental Vehicle:

upgrade process, or normal maintenance

\* Not applicable to residents of certain states.

be denied).

A copy of the demand letter which indicates the costs You are

mpany, along with the following documents, to the Benefit

Waiver claim form (Important: This must be postmarked within

ninety (90) days\* of the theft or damage date, even if all other

· A copy of Your monthly billing statement (showing the last 4

ental transaction was made using Your eligible Account

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

or reimbursement, a statement of no insurance or

Account means Your credit or debit card Accounts

Actual Cash Value means the amount a Rental Vehicle is

Computer Programs means a set of related electronic

determined to be worth based on its market value, age and

instructions which direct the operations and functions of a

nouter or device connected to it, which enable the com

• unauthorized access to or use of Your Digital Data or Rental Vehicle;

nanipulation, misappropriation, theft, deletion, erasure. loss

alteration, corruption, damage, reduction in functionality,

of use or destruction of Your Digital Data or Rental Vehicle

transmission or introduction of a computer virus or harmful

ode, including ransomware, into or directed against Your

estriction or inhibition of access to or directed against Yo

omputer errors, including human operating error or omission

power failure, surge, or diminution of electronic systems; or

nistakes in legitimate electronic code or damage from code

installed on a Rental Vehicle during the manufacturing proces

Signed or pinned transactions are covered as long as You use

any loss covered by this benefit. This provision will not be

If You make any claim knowing it to be false or fraudulent in any

respect, no coverage shall exist for such claim, and Your benefit

relevant provisions shall be void in any case of fraud, intentional

Provider until sixty (60) days after the Provider receives Proo

of Loss. No legal action against the Provider may be brought

more than two (2) years after the time for giving Proof of

Provider unless all the terms of the Guide to Benefits have

may be cancelled. Each cardholder agrees that representations

regarding claims will be accurate and complete. Any and all

concealment, or misrepresentation of material fact.

oss. Further, no legal action may be brough

This benefit is provided to eligible cardholders at no

additional cost. The terms and conditions contained in

statement inserts, statement messages or electronic

his Guide to Benefits may be modified by subsequent

endorsements. Modifications to the terms and condition

may be provided via additional Guide to Benefits mailings

Product warranties can be inconvenient and cumbersome to

use. Let's say You purchased a great gadget about a year ago.

nd warranty information. For all too common situations like

atures that help You manage, use and extend the warrantie

stended Warranty Protection provides You with valuable

r eligible items purchased on Your covered Account and/

cardholder of an eligible card issued in the United States an

ou purchase either a portion or the entire cost of the item

using Your Account and/or rewards program associated with

When You purchase an eligible item that carries a manufacturer

or rewards program associated with Your covered Account

vices include Warranty Registration and Extended

Protection. You are eligible for this benefit if You are a

ut it just stopped working, and You can't find Your sales receipt

been complied with fully.

FORM #ARCDW – 2021 (Stand 04/21) ARCDW-0

overed Account.

Here's how Warranty Registration works

Benefit Information

these. Extended Warranty Protection can help.

• No legal action for a claim may be brought against the

Your eligible Account to secure the transaction

unreasonably applied to avoid claims.

You shall do all things reasonable to avoid or diminish

or device to receive, process, store, retrieve or send data.

Cyber Incident means any of the following acts:

toward the claim. Or, if You have no applicable insurance

digits of the Account number) demonstrating that the entire

ired documentation is not yet available – or Your claim may

The completed and signed Auto Rental Collision Damage

Submit all of the above documents from the rental

responsible for and any amounts that have been paid toward the claim

 This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims For more information about the benefit described in this

guide, call the Benefit Administrator at 1-800-757-1274, or call collect outside the U.S. at 1-804-673-6496.

expensive, exotic, and antique cars; cargo vans; certain vans vehicles with an open cargo bed; trucks; motorcycles; moped

motorbikes: limousines: and recreational vehicles Examples of expensive or exotic cars are the Alfa Romeo. Asta Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce, and Tesla However, selected models of Audi, BMW, Mercedes-Benz, Cadilla Infiniti, Land Rover, Lexus, Lincoln, and Range Rover are covered. An antique car is defined as one that is over twenty (20) years old or one that has not been manufactured for ten (10) years or more.

Vans are not covered. But those designed as small-group transportation vehicles (seating up to nine (9) people, including the driver) are covered.

If You have questions about a specific vehicle's coverage o organization where the vehicle is being reserved, call the Benefit Administrator at 1-800-348-8472, or call collect outside the United States at 1-804-673-1164. Related instances & losses not covered

- Any obligation You assume under any agreement (other than the deductible on 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 belonging
- Personal liability
- Expenses assumed, waived, or paid by the auto rental company
- The 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 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) days outside Your country of residence Leases and mini leases
- Theft or damage as a result of the authorized driver's and/or ardholder's lack of reasonable care in protecting the Rental Vehicle before and/or after damage or theft occurs (for example leaving the car running and unattended)
- Theft or damage reported more than forty-five (45) days\* after 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 no been received within three hundred and sixty-five (365) days after the date of the incident Theft or damage from rental transactions that originated in

Israel, Jamaica, the Republic of Ireland, or Northern Ireland

• Losses caused by or resulting from a Cyber Incident

it's in Your best interest to notify the Benefit Administrato

• A copy of the repair estimate and itemized repair bill

• Two (2) photographs of the damaged vehicle, if available

not fulfill this obligation.

What You must submit to file a claim

· A copy of the accident report form

immediately after an incident. Reporting to any other person will

At the time of the theft or damage, or when You return the Rental

• A copy of the initial and final auto rental agreements (front and back)

Vehicle, ask Your car rental company for the following documents:

A copy of Your primary insurance policy's Declarations Page (if applicable) to confirm Your deductible (This means e document(s) in Your insurance policy that lists names. verages, limits, effective dates, and deductibles) Any other documentation required by the Benefit

Administrator to substantiate the claim.

inally, please note that all remaining documents must be narked within three hundred and sixty-five (365) days\* of the theft or damage date or Your claim may be denied. For faster filing, or to learn more about Auto Rental Collision Damage Waiver, visit www.eclaimsline.com.

Finalizing Your claim

Your claim will typically be finalized within 15 (fifteen) lays, after the Benefit Administrator has received all the ocumentation needed to substantiate Your claim.

ransference of claims

Once Your claim has been paid, all Your rights and remedies agains y party in regard to 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 easonably be required to secure all rights and remedies

Digital Data means information concepts knowledge facts images, sounds, instructions, or Computer Programs stored as o reated or used on, or transmitted to or from computer softwar ncluding systems and applications software), on hard or floppy sks, CD-ROMs, tapes, drives, cells, data processing devices o any other repositories of computer software which are used with onically controlled equipment. Digital Data shall include he capacity of a Rental Vehicle to store information, process information, and transmit information over the Internet.

Eligible Person means a cardholder who pays for their auto ental by using their eligible Account.

Rental Car Agreement means the entire contract an eligible renter receives when renting a Rental Vehicle from a rental car rency which describes in full all of the terms and condition ne rental, as well as the responsibilities of all parties under

Rental Vehicle means a land motor vehicle with four or more wheels as described in the participating organization's disclosur tatement which the eligible renter has rented for the period f time shown on the Rental Car Agreement and does not have nufacturer's suggested retail price exceeding the amount shown on the participating organization's disclosure statement You or Your means an Eligible Person who uses their eligible card o initiate and complete the rental car transaction.

## ditional Provisions for Auto Rental Collision Damage Waiver

notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.

Termination dates may vary by financial institution. Your cial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North merica ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims The Benefit Administrator provides services on behalf of the

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

This benefit does not apply to the extent that trade or conomic sanctions or other laws or regulations prohibi the provision of insurance, including, but not limited to, the payment of claims

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-348-8472 or call collect outside the U.S. at 1-804-673-1164.

# **Extended Warranty Protection**

You need them

warranty, You can register Your purchase by calling 1-800-551-8472 or call collect outside the U.S. at 1-303-967-1096. You can also register Your purchase online at www.cardbenefitservices.com The Benefit Administrator will tell You where to send Your item's sale eceipt and warranty information so they can be kept on file should

If You choose not to register Your item, be sure to keep Your monthly billing statement reflecting the purchase, the itemized sales receipt, the original manufacturer's written U.S. warranty and additional warranty in a safe place. These documents will be equired to verify Your claim.

Here's how Extended Protection works

Your warranty coverage can be doubled up to one (1) additional ear for eligible warranties of three (3) years or less. For example a manufacturer's warranty of three (3) months would be provided with an additional three (3) months of coverage for a combined