### LOST LUGGAGE REIMBURSEMENT (CONTINUED)

#### Additional provisions for Lost Luggage Reimbursement • 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 benefi 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 (2) years after the time for giving Proof of Loss, Further, no legal action may be brought against the Provider unless all the terms FORM #LUGOPT - 2017 (04/17)
- 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 provide via additional Guide to Benefits mailings, statement inser statement messages or electronic notification. The benefit described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.

Life is full of surprises... some good surprises; and some, not so

For instance, Your son's brand new iPad got soaked, in a sudden

rainstorm at summer camp. But, You bought the item with Your

Purchase Security protects new retail purchases made with Your

eligible Account and/or rewards programs associated with Your

purchase. To be eligible for this coverage. You need to purchase

and/or rewards program associated with Your covered Account

repairs, or reimburses You, up to the total purchase price of You

item for a maximum of five hundred dollars (\$500.00) per clair

and fifty thousand dollars (\$50,000.00), per cardholder, in the

eligible card issued in the United States. Gifts purchased for friends

and family members may also be covered if they are purchased

with Your covered Account and/or rewards program associated

Eligible items of personal property purchased with Your card and/

or rewards program associated with Your covered Account are

O Fire, smoke, lightning, explosion, riot, or vandalism

Theft (except from cars or motorized vehicles)

Windstorm, hail, rain, sleet, or snow

event of theft, damage due to fire, vandalism or accidentally

You are eligible for this benefit if You are a cardholder of an

discharged water or certain weather conditions.

At the Benefit Administrator's discretion, this benefit replaces.

either a portion or the entire cost of the item using Your Account

covered Account within the first ninety (90) days from the date of

card so, You may be covered

with Your covered Account

**Purchase Security covers** 

covered for the following:

of the Guide to Benefits have been complied with fully.

- Termination dates may vary by financial institutions. 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 Benefit 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 wil e transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator I assistance as may reasonably be required to secure all rights
- 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 faster filing, or to learn more about Purchase Security, visit

Gift recipients may file their own claims, if they have the necessary

- Items damaged as a result of weather other than lightning, wind.
- Items purchased for resale, either professional or commercial
- Items that are lost, or that "mysteriously disappear," meaning hey vanished in an unexplained manner, with no evidence of
- the U.S. Postal Service airplanes or a delivery service)
- and watches, among other things Theft or damage stemming from abuse, fraud, hostilities (war invasion, rebellion, insurrection, terrorist activities, and more):
- from inherent product defects
- Medical equipment
- Real estate and items intended for real estate, including hard-
- O Aircraft, spacecraft, or other vehicles • Traveler's checks, cash, tickets, credit or debit cards, among
- O Accidental discharge of water or steam from household O Sudden accidental damage from electric current

## Purchases made outside the United States are also covered as long

as You purchased the item with Your covered Account and/or Call the Benefit Administrator at 1-800-553-4820, or call collect rewards program associated with Your covered Account. Purchase Security does not cover

# Animals and living plants

- Antiques or collectible items
- · Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailer and other items towable or attachable to any motorized vehicle

**PURCHASE SECURITY** 

Broken items, unless the result of a covered occurrence

- Computer software hail rain sleet or snow
- Items stolen from cars or other vehicles or common carriers.
- wrongdoing by one person or several
- Items under the control and care of a common carrier (including
- Items in Your baggage (unless hand carried, or under Your supervision or that of a companion You know); includes jewelry
- confiscation by authorities (if contraband or illegal): normal wear and tear; flood, earthquake, radioactive contamination; damage
- Theft or damage from misdelivery, or voluntarily parting with
- Perishable or consumable items, including cosmetics, perfumes, rechargeable batteries, among others
- wired and hard-plumbed items, garage doors and openers, ceiling fans, among other items
- Rented and leased items
- other negotiable purchased instruments
- Items used or pre-owned (Refurbished items will not be considered used or pre-owned as long as accompanied by a

#### Filing a Purchase Security claim

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 claim information, answer Your questions and send You a claim form When You submit Your claim, he sure to include all information regarding Your claim including the time, place, cause and the

amount to either replace or repair the item.

### PURCHASE SECURITY (CONTINUED)

If You have insurance (homeowner's renter's car employer or any other). You are required to file a claim with Your insurance 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

This benefit also pays for the outstanding deductible portion of Your insurance or indemnity for eligible claims. The maximum total limit of liability is up to five hundred dollars (\$500.00) per claim occurrence and fifty thousand dollars (\$50,000.00) per cardholder. You will receive no more than the purchase price as recorded on the eligible card receip

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

## www.cardbenefitservices.com

- 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 on Your eligible Account and/or rewards program associated with Your covered Account
- documentation as to additional currency, voucher, points or any other payment method utilized A copy of the itemized store receipt demonstrating that the purchase was made on Your eligible Account and/or rewards

program associated with Your covered Account

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

- · Copy of the documentation of any other settlement of the loss (if
- If the item is repairable, the estimate of repair OR a copy of the paid receipt/invoice for the repairs, indicating the type of damage to the claimed item (if applicable)
  - Copy of the police report (made within forty-eight [48] hours of the occurrence in the case of theft), fire report or incident report to substantiate the loss. If the loss was not reported, please provide a replacement receipt or other sufficient proof of loss deemed eligible solely by Your Benefits Specialist (if applicable)
  - Any other documents necessary to substantiate Your claim In some cases of damage, You will be asked to send, at Your **expense**, 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 Benefit is the purchase price of the item, not to exceed the
  - Please return Your signed and completed form with all documentation within ninety (90) days of the date of theft or

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

 A damaged item may be repaired rebuilt or replaced while a stolen item will be replaced. Typically, You will receive notice about this decision within fifteen (15) days upon receipt of Your claim documentation

 You may receive payment to replace Your item, an amount not more than the original purchase price, less shipping and handling charges, up to five hundred dollars (\$500.00) per claim and fifty thousand dollars (\$50,000,00) per cardholder. You will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less. Under normal circumstances, reimbursement will take place within five (5)

Account means Your credit or debit card Accounts Eligible Person means a cardholder who pays for their purchase by using their eligible Account and/or rewards program associated

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

#### Additional provisions for Purchase Security

- Signed or pinned transactions are covered as long as You use 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 an ct, 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 ant 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 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 ment 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 institutions. 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 Nort America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit histrator 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 ransferred to the Benefit Administrator to the extent of the avment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights
- 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

FORM #PURCHASE500- 2017 (04/17)

### How will I be reimbursed?

Administrator will resolve Your claim in one of two ways:

### TRAVEL ACCIDENT INSURANCE

(c) travel or flight on any kind of aircraft or Common Carrier

and reference to Visa Signature should be mailed to the Plan

claimant forms for filing proof of Loss.

writing to the Plan Administrator

features of all these programs

conditions of coverage are met.

arising out of this coverage.

this Description of Coverage.

Administrator within twenty (20) days of a covered Loss or as

material facts about a Travel Accident Insurance Policy which has

company, Inc. Please read this description carefully. All provisions

(2/00). Any difference between the policy and this description wil

been established for you and is underwritten by Virginia Surety

of the plan are in the master policy form number, VSC-VCC-01

Questions: Answers to specific questions can be obtained by

cbsi Card Benefit Services

Harrison, NY 10528

175 West Jackson Blvd

insurance issued by Virginia Surety Company, Inc. (herein referred

to as Company). We reserve the right to change the benefits and

The financial institution or the Company can cancel or choose not

to renew the Insurance coverages for all Insureds. If this happens.

days in advance of the expiration of the policy. Such notices need

the financial institution will notify the accountholder at least 30

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

Insurance does not apply if your Visa Signature privileges have

account is suspended or cancelled provided all other terms and

Coverage will be void if, at any time, the accountholder has

concerning this coverage or the subject thereof or the

concealed or misrepresented any material fact or circumstance

accountholder's interest herein, or in the case of any fraud or fals

than the accountholder shall have any legal or equitable right,

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

Company may also have an autopsy made unless prohibited by law

e right to first reimbursement for all benefits the Company paid

gal representative as a result of that sickness or injury. You are

documents that we may reasonably require in order to exercise ou

required to furnish any information or assistance, or provide any

from any and all damages collected from the negligent third party

wearing by the Insured relating thereto. No person or entity other

remedy, or claim for insurance proceeds and/or damages under o

been suspended or cancelled. However, insurance benefits will

still apply to Covered Trips commenced prior to the date that you

prior to the date of such cancellation or non-renewal provided all

other terms and conditions of coverage are met. Travel Accident

Chicago, IL 60604

550 Mamaroneck Avenue, Suite 309

be settled according to the provisions of the policy

Travel Accident Insurance Description of Coverage Principal Sum: \$250,000 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

#### THIS IS AN ACCIDENTAL DEATH AND DISMEMBERMENT ONLY POLICY AND DOES NOT PAY BENEFITS FOR LOSS FROM SICKNESS

Beneficiary: Benefit for Loss of life is payable to your estate, or to This Description of Coverage is provided to all eligible Visa Signature e beneficiary designated in writing by you. All other benefits are cardholders and replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described Notice of Claim: Written notice of claim, including your name

#### Eligibility and Period of Coverage

As a Visa Signature cardholder, you are covered beginning on soon as reasonably possible. The Plan Administrator will send the 4/1/17 or the date your credit card is issued, whichever is later. You and your dependents\* become covered automatically when The Cost: This travel insurance is purchased for you by your he entire Common Carrier fare is charged to your covered Vis Signature card account ("Covered Person"). It is not necessary to Description of Coverage: This description of coverage details notify the financial institution, the Insurance Company, or the Pla Administrator when tickets are purchased. Coverage ends when

Your spouse, unmarried dependent child(ren), under age 19 (25 if a full-time student). No age limit for incapacitated child. Incapacitated child means a child incapable of self-sustaining employment by 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

the policy is terminated.

Underwritten by: Virginia Surety Company, Inc. Subject to the terms and conditions, if a Covered Person's accidental bodily Injury occurs while on a Covered Trip and results in any of the following Losses within one (1) year after the date of the accident, the Insurance Company will pay the following Additional Provisions for Travel Accident Insurance percentage of the Principal Sum for accidental Loss of: Travel Accident Insurance is provided under a master policy of

E	10070
th hands or both feet	100%
ht of both eyes	100%
e hand and one foot	100%
eech and hearing	100%
ne hand or one foot and the sight of one eye	100%
e hand or one foot	50%
tht of one eye	50%
eech or hearing	50%
umb and index finger on the same hand	25%
and a construction of the construction of the standard of the construction of the cons	

In no event will multiple charge cards obligate the Insurance ompany in excess of the stated benefit for any one Loss sustained by a Covered Person as a result of any one accident. The maximum amount payable for all Losses due to the same accident is the

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 ne metacarpophalangeal joints with regard to thumb and index ingers. The life benefit provides coverage in the event of a ed Person's death. If a Covered Person's body has not been found within one (1) year of disappearance, stranding, sinking, or wreckage of any Common Carrier in 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 The Company, at its expense, has the right to have you examined person which are the direct cause of Loss, independent of disease as often as reasonably necessary while a claim is pending. The 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.

For Illinois Residents Only: The following statement is added: If Covered Trip means a trip (a) while the Covered Person is riding a Covered Person recovers expenses for sickness or injury that on a Common Carrier as a passenger and not as a pilot, operator occurred due to the negligence of a third party, the Company ha or crew member and (b) charged to your Visa Signature card; and (c) that begins and ends at the places designated on the ticket burchased for the trip. Covered Trip will also include travel on a for those same expenses whether by action at law, settlement, Common Carrier (excluding aircraft), directly to, from, or at any or compromise, by the Covered Person, the Covered Person's Common Carrier terminal, which travel immediately precedes parents if the Covered Person is a minor, or the Covered Person's 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. ghts under this provision. This provision applies whether or not Exclusions: No payment will be made for any Loss that occurs in the third party admits liability connection with, or is the result of: (a) suicide, attempted suicide, ADD (10/07) or intentionally self-inflicted injury; (b) any sickness or disease;

## ROADSIDE DISPATCH

### For roadside assistance, call 1-800-847-2869

# What is Roadside Dispatch?

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience wherever your

No membership or pre-enrollment is required. No annual dues. No limit on usage.

## For a set price per service call, the program provides:

- Standard Towing Up to 5 miles included<sup>1</sup> · Tire Changing - must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery up to 5 gallons (plus the cost of fuel)
- Standard Winching

Roadside Dispatch will ask you where you are, what the problem is, and while they remain on the phone with you, they will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location - Roadside Dispatch will advise you to hang up and dial 911. If you are not able to dial 911, they will call the non-emergency police number in your area, and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone number and you may save money because their rates are pre-negotiated

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required. Just call Roadside Dispatch toll-free when you need them.

### 1-800-847-2869 ~ it's that easy!

Note: Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only. Current fee for a standard service call is \$69.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

Any vehicle with wheels is covered under the program as long as it can be classified as 'Light Duty', 'Light Duty' vehicles are vehicles that weigh 10.000 lbs. or less. Vehicles weighing more than 10.000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered

for their services. Neither Visa nor Regions Bank shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor Regions Bank provides any assurances as to the ability of the Service Provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. Services provided by United States Auto Club, Motoring Division, Inc.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable

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# For more information about the benefits described in this guide call the Benefit Administrator:

1-800-397-9010

If you are outside the United States, please call collect:

1-303-967-1093 For questions about your account, balance, or rewards points please call the customer service number on your statement.

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Regions Prestige Visa® Signature



F03-W372-9 -1118

## • Travel - Receive savings and upgrades on travel. Plus, exclusive benefits at a collection of over 900 of the world's finest properties at

PRESENTING YOUR VISA

GNATURE PERKS AND BENEFITS

• Entertainment - Experience the most out of life with insider connections from your Regions Prestige Visa Signature card.

gourmet with unique dining events and special offers.

• **Sports** - Access popular sporting events and other

visasignaturehotels.com

• Visa Signature Concierge\*\* - Save time and make your life easier with the complimentary Visa Signature Concierge service. Just call anytime, 24 hours a day to get help finding tickets to the top sports and entertainment events, booking travel, making dinner reservations, and even finding the perfect gift. Call (800) 953-7392 for assistance. For calls outside the United States, call us collect at (630) 350-4551.

• Shopping - Enjoy discounts and special offers at

 Emergency Card Replacement and Emergency Cash Disbursement - This 24 x 7 x 365 worldwide service allows you to quickly and easily get a replacement Visa Signature card sent to you and/or receive emergency cash at a convenient location.

receive a detailed summary of Visa Signature spending during the year for convenient budget analysis and financial planning.

• Extended Warranty Protection - Get double the time period of the original manufacturer's written U.S. repair warranty up to one (1) additional year on warranties of three (3) years or less when you purchase an eligible item entirely with your eligible Visa Signature card. You can also enjoy convenient

the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability.

\*\* Regions Prestige Visa Signature cardholders are responsible for

See full terms of service at visasignatureconcierge.com.

YOUR GUIDE TO BENEFITS DESCRIBES THE BENEFITS IN EFFECT AS OF 4/1/17. BENEFIT INFORMATION IN THIS GUIDE REPLACES ANY PRIOR BENEFIT INFORMATION YOU MAY HAVE RECEIVED. PLEASE READ AND RETAIN FOR YOUR RECORDS. YOUR ELIGIBILITY IS DETERMINED BY YOUR FINANCIAL INSTITUTION.

Your Regions Prestige Visa Signature® card is your passport to everyday rewards and

once-in-a-lifetime experiences. In addition to the Relationship Rewards you earn, you

properties with the Visa Signature Luxury Hotel Collection at visasignaturehotels.com.

• Enjoy unique dining experiences, special benefits and discounts from top retailers

and benefits available to you, and will help you enjoy your Regions Prestige card.

Look inside for additional information on Visa Signature card perks and benefits

• Let your complimentary Visa Signature Concierge\* service help with travel and

Explore your world with incredible travel packages, select savings and upgrades. Also, enjoy

a premium collection of benefits at a selection of the world's most intriguing and prestigious

Please retain this guide for the future. It describes in detail some of the important perks

\* Regions Prestige Visa Signature cardholders are responsible for the payment of any and all charges associated with any goods, services,

arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and

For guestions about your balance or account activity, call the toll-free customer service number on the back of your Regions Prestige card.

reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or

For questions or assistance regarding these benefits and features, call the number on the back of your card, or 1-800-397-9010

have instant access to special perks and benefits like these.

entertainment plans, dining reservations and more.

services subject to availability. See full terms of service at visasignatureconcierge.com

Front: CMYK Back: CMYK Bleed: No

JOB SPECS:

34.187" x 10.5"

Finished Size:

6.25" x 3.5"

Note: None

Flat Size:

• Fine Wine & Food - Indulge your passion for everything

premium retailers, from jewelry to apparel and

Year-End Summary Statement - At your option,

features like warranty registration.

Certain restrictions, limitations, and exclusions apply.

PRESENTING YOUR VISA SIGNATURE PERKS AND BENEFITS



- Purchase Security If an eligible item you bought is stolen or damaged due to covered circumstances within 90 days of your purchase, you can be reimbursed up to \$500.
- Lost/Stolen Card Reporting This efficient, 24x7x365 worldwide service allows you to quickly and easily get a replacement Visa card sent to you and/or receive emergency cash at a convenient
- Travel Accident Insurance When you purchase your common carrier (airline, bus, train, cruise ship) tickets with your eligible Visa card you get accidenta death and dismemberment coverage so you can travel with peace of mind.
- Lost Luggage Reimbursement Feel confident knowing your checked or carry-on luggage is covered up to \$3.000 if lost or stolen when you charge your entire common carrier ticket to your eligible Visa Signature card

• Roadside Dispatch® - Offers you a 24/7 on-demand referral dispatch network that provides emergency roadside assistance, towing, and locksmith services giving you peace of mind when you're out on the road. Call 1-800-847-2869 for further details.

- Travel and Emergency Assistance Services -Get help coordinating medical, legal, and travel services while you're away from home. The cost of any goods or services is your responsibility.
- Auto Rental Collision Damage Waiver Receive coverage, at no additional cost, for damage due to collision or theft. Just charge your entire rental transaction to your eligible Visa Signature card and decline the rental company's collision damage waive (or loss damage waiver).

For more details go to visa.com/signature. \*Certain restrictions, limitations, and exclusions apply.

### EXTENDED WARRANTY PROTECTION

Product warranties can be inconvenient and cumbersome to use Let's say You purchased a great gadget about a year ago, but it just stopped working, and You can't find Your sales receipt and warranty information. For all too common situations like these Extended Warranty Protection can help

Extended Warranty Protection provides You with valuable features that help You manage, use and extend the warranties for eligible items purchased on ur covered Account and/or rewards program associated with Your covered Account. Services include Warranty Registration and Extended Protection. You are eligible for this benefit if You are a cardholder of an eligible card issued the United States and You purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your

#### Here's how Warranty Registration works

When You purchase an eligible item that carries a manufacturer's warrant You can register Your purchase by calling 1-800-397-9010 or call collect outside the U.S. at 1-303-967-1093. You can also register Your purchase online at www.cardbenefitservices.com.

The Renefit Administrator will tell You where to send Your item's sales receip and warranty information, so they can be kept on file should You need them. 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 any additional warranty in a safe place. These documents will be required to verify Your claim.

#### Here's how Extended Protection works

Your warranty coverage can be doubled up to one (1) additional year on 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 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, it would only be extended one (1) additional year for a combined total of four (4) years of

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 Account means Your credit or debit card Accounts. maximum of ten thousand dollars (\$10,000.00) per claim, and fifty thousand dollars (\$50,000,00) 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

#### What Extended Protection does not cover

- . Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- 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 it has a warranty with it and would not be considered used or pre-owned.)

#### Filing an Extended Protection claim

To file a claim, call the Benefit Administrator at 1-800-397-9010 or call collect outside the U.S. at 1-303-967-1093, 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 claim 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 who ou 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 You. then submit the form within ninety (90) days of the product failure, along with the

. A copy of Your monthly billing statement (showing the last four [4] digits of eligible Account and/or rewards program associated with Your covered

- If more than one method of payment was used, please provide documentation as to additional currency, youcher, 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 annlicable warranty A description of the item and its serial number, and any other
- documentation deemed necessary to substantiate Your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts) The 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.con

#### How will I be reimbursed?

If You have substantiated Your claim and met the terms and conditions of the benefit. Your item will be replaced or repaired at the Benefit Administrator's discretion, but for no more than the original purchase price of the covered item, as recorded on Your credit card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and a maximum of fifty thousand dollars (\$50,000,00) per cardholder. You will only be reimbursed up to the amount charged to Your Account or the program

Under normal circumstances, reimbursement will occur within five (5) business 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 reasonable repairs made at the manufacturer's authorized repair facility are covered. In either case, the Benefit Administrator's payment, replacement, or repair

made in good faith will fulfill the obligation under this benefit.

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

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

### Additional 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 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 regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud.
  - ntentional 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 riving 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
  - 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, tatement messages or electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended
  - Termination dates may vary by financial institutions. 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 nese benefits and is solely responsible for its administration and claims.
  - The Benefit Administrator provides services on behalf of the Provider. After the Benefit Administrator has paid Your claim, all Your rights and emedies 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 rive 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,
- the Account number) demonstrating that the purchase was made on Your FORM #EWP 10K-50K-3YR 2017 (04/17)

#### TRAVEL AND EMERGENCY ASSISTANCE SERVICES

Emergencies can escalate quickly when You are traveling away from home. Something that is relatively straight forward when You are not traveling, like replacing prescription medication, can be a difficult task when You are dealing with local laws or language

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 year

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?

United States, call collect at 1-303-967-1093.

Travel 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. Travel and Emergency Assistance Services provide assistance

and referral 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 Administrator line at 1-800-397-9010. If You are outside the

#### 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 Administrator will use reasonable efforts to relav 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

 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 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 Englishspeaking attorneys and U.S. embassies and consulates if You're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from Your personal account. The Benefit Administrator can also follow up to make sure bail has been

properly handled. All costs are Your responsibility. • Emergency Transportation Assistance - can help You make all the necessary arrangements for emergency transportation home or to the nearest medical facility. 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 reimbursement 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

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



 Prescription Assistance and Valuable Document Delivery Arrangements - can help You fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of 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 mmunizations, and required passport visas.

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 purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines. 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.

# Additional provisions for Travel and Emergency Assistance

FORM #TEAS - 2017 (Stand 04/17)

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

#### AUTO RENTAL COLLISION DAMAGE WAIVER

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 — up to the Actual Cash Value of most rented cars. Auto Rental Collision Damage Waiver overs no other type of loss. For example, in the event of a collision nvolving 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

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 towing charges, 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 loss-of-use charges imposed by the car rental company, as well as reasonable owing charges while the car was Your responsibility.

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

# How to use Auto Rental Collision Damage Waiver

1. Use Your card to initiate and complete Your entire car rental

2. Review the auto rental agreement and decline the rental company's collision damage waiver (CDW/LDW) option, or a similar provision, as accepting this coverage will cancel out Your benefit. If the rental company insists that You purchase their insurance or collision damage waiver call the Benefit Administrator for assistance at 1-800-397-9010. Outside the United States, call collect at 1-303-967-1093.

# 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 (or an authorized driver's) control, and it terminates when the rental company reassumes control of their vehicle.

This benefit is available in the United States and most foreign countries (with the exception of Israel, Jamaica, 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 territory 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 Iministrator before You travel, to be sure that Auto Renta Collision Damage Waiver will apply.

### Vehicles not covered

Certain vehicles are **not** covered by this benefit, they consist of: expensive, exotic, and antique cars; cargo vans; certain vans; vehicles with an open cargo bed; trucks; motorcycles; mopeds; motorbikes: limousines: and recreational vehicles.

Examples of expensive or exotic cars are the Alfa Romeo, Aston Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce, and Tesla However, selected models of Audi, BMW, Mercedes-Benz, Cadillac, Infiniti, Land Rover, Lexus, Lincoln, and Range Rover are



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 or organization where the vehicle is being reserved, call the Benefit nistrator at 1-800-397-9010, or call collect outside the United States at 1-303-967-1093

#### 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 belongings
- Personal liability Expenses assumed, waived, or paid by the auto rental company.
- rental transaction was made on Your eligible Account. The cost of any insurance, or collision damage waiver, offered by
- or nurchased 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
- 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 cardholder's lack of reasonable care in protecting the Rental ehicle 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 not been received within three hundred and sixty-five (365) days
- Theft or damage from rental transactions that originated in Israel. Jamaica, the Republic of Ireland, or Northern Ireland

## Not applicable to residents in certain states

after the date of the incident

### AUTO RENTAL COLLISION DAMAGE WAIVER (CONTINUED)

#### Filing a 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, immediatel call the Benefit Administrator at 1-800-397-9010 to report the ncident, regardless of whether Your liability has been established Outside the United States, call collect at 1-303-967-1093. You should report the theft or damage as soon as possible but no Rental Car Agreement means the entire contract an eligible renter receives when renting a Rental Vehicle from a rental car agency

later than forty-five (45) days from the date of the incident. The Benefit Administrator reserves the right to deny any claim containing charges that would not have been included, i notification occurred before the expenses were incurred. Thus, it's in Your best interest to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation.

## What You must submit to file a claim

- At the time of the theft or damage, or when You return the Rental Vehicle, ask Your car rental company for the following documents: A copy of the accident report form
- · A copy of the initial and final auto rental agreements (front and • A copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged vehicle, if available • A police report, if obtainable • A copy of the demand letter which indicates the costs You are
- responsible for and any amounts that have been paid toward the Submit all of the above documents from the rental company, along
- The completed and signed Auto Rental Collision Damage Waiver claim form (Important: This must be postmarked within ninety (90) days\* of the theft or damage date, even if all other required documentation is not yet available - or Your claim may be

with the following documents, to the Benefit Administrator:

- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the entire
- This benefit is provided to eligible cardholders at no additional A statement from Your insurance carrier (and/or Your employer or employer's insurance carrier, if applicable), or other reimbursement showing the costs for which You are responsible. and any amounts that have been paid toward the claim. Or, if You have no applicable insurance or reimbursement, a statement of
- no insurance or reimbursement is required. • A copy of Your primary insurance policy's Declarations Page (if applicable) to confirm Your deductible (This means the document(s) in Your insurance policy that lists names,
- coverages, limits, effective dates, and deductibles) Any other documentation required by the Benefit Administrator. to substantiate the claim.
- Finally, please note that all remaining documents must be postmarked within three hundred and sixty-five (365) days\* of the theft or damage date or Your claim may be denied.

### \*Not applicable to residents of certain states. 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) days after the Benefit Administrator has received all the documentation needed to substantiate Your claim.

#### Transference of claims Once Your claim has been paid, all Your rights and remedies

against any 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 reasonably be required to secure all rights and remedies

Account means Your credit or debit card Accounts. Actual Cash Value means the amount a Rental Vehicle is determined to be worth based on its market value, age and

condition at the time of loss. Eligible Person means a cardholder who pays for their auto rental by using their eligible Account.

which describes in full all of the terms and conditions of the rental. Common Carrier. "Value of the amount claimed" is the lesser of as well as the responsibilities of all parties under the contract. he 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 Rental Vehicle means a land motor vehicle with four or more wheels as described in the participating organization's disclosure misdirection (with appropriate deduction for depreciation), and the statement which the eligible renter has rented for the period of cost to replace the item(s) time shown on the Rental Car Agreement and does not have a You and Your Immediate Family Members are all eligible for this manufacturer's suggested retail price exceeding the amount shown benefit when You take a Covered Trip and pay for the cost of on the participating organization's disclosure statement. Your Common Carrier tickets with Your eligible card issued in You or Your means an Eligible Person who uses their eligible card the United States and/or rewards program associated with Your

### to initiate and complete the rental car transaction Additional provisions for Auto Rental Collision Damage Waiver

alment, or misrepresentation of material fact.

of the Guide to Benefits have been complied with fully.

whose Accounts have been suspended or cancelled.

described in this Guide to Benefits will not apply to cardholders

 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

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

- covered by this benefit. This provision will not be unreasonably nsurance and/or collectible reimbursement from any other applied to avoid claims. urce. The Benefit Administrator will refund the excess amour If You make any claim knowing it to be false or fraudulent in any once all other reimbursement has been exhausted up to the limi spect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations Please Note: You must take all reasonable means to protect save egarding claims will be accurate and complete. Any and all
- No legal action for a claim may be brought against the Provide What is not covered? until sixty (60) days after the Provider receives Proof of Loss. No Luggage Reimbursement does not apply to loss or theft of the egal action against the Provider may be brought more than two ) years after the time for giving Proof of Loss, Further, no legal Automobiles, automobile accessories and/or equipment, action may be brought against the Provider unless all the terms
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial cost. The terms and conditions contained in this Guide to teeth, dental bridges, and prosthetic limbs Benefits may be modified by subsequent endorsements • Money, securities, credit or debit cards, checks, and travelers' Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts statement messages or electronic notification. The benefits • Tickets, documents (travel or otherwise), keys, coins, deeds,
- rugs and carpets, animals, cameras, sporting equipment, and Termination dates may vary by financial institutions. Your nousehold furniture financial institution can cancel or non-renew the benefits fo Property shipped as freight or shipped prior to the Covered Trip cardholders, and if they do, they will notify You at least thirty departure date )) days in advance. Indemnity Insurance Company of North • Items specifically identified or described in and insured under any merica ("Provider") is the underwriter of these benefits and i other insurance policy solely responsible for its administration and claims. The Benefit
- 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 wil he transferred to the Renefit 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
- Business items (items that are used in the purchase, sale. production, promotion, or distribution of goods or services · This benefit does not apply to the extent that trade or economic including but not limited to, manuals, computers and their sanctions or other laws or regulations prohibit the provision of accessories, software, data, facsimile, samples, collateral insurance, including, but not limited to, the payment of claims. materials, etc.), cellular telephones, or art objects

#### FORM #ARCDW - 2017 (Stand 04/17) ARCDW-S How to file a Lost Luggage Reimbursement claim

### LOST LUGGAGE REIMBURSEMENT

around the belt only to find that it has been lost by Your airline? documentation as to additional currency, voucher, points or any Fortunately, Lost Luggage Reimbursement is here to help. With other payment method utilized Lost Luggage Reimbursement, You can be reimbursed for the • A copy of ticketing by the Common Carrier, including but not difference between the "value of the amount claimed" and limited to itinerary, boarding pass, or used ticket stub he Common Carrier's payment up to three thousand dollars A copy of any check settlement denial or explanation of (\$3,000.00) per Covered Trip (for New York residents, coverage issued by the Common Carrier together with a copy of coverage is limited to two thousand dollars (\$2,000.00) per the Common Carrier's completed claim form, a list of the items bag), provided the Checked Luggage and/or Carry-on Baggage

Have You ever been waiting for Your Checked Luggage to come

and/or its contents was lost due to theft or misdirection by the

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 program associated with Your covered

This benefit is supplemental to and excess of any collectible

and/or recover Your Checked Luggage and/or Carry-on Baggage

motorcycles, motors, bicycles (except when checked with the

bullion, stamps, perishables, consumables, perfume, cosmetics,

Losses arising from confiscation or expropriation by any

Losses resulting from abuse, fraud, hostilities of any kind

(including, but not limited to, war, invasion, rebellion, or

Immediately notify the Common Carrier to begin their claims

process if Your luggage and/or its contents are lost or stolen.

process, call the Benefit Administrator at 1-800-757-1274, or

call collect outside the U.S. at 1-804-673-6496. The Benefit

Administrator will ask You for some preliminary claim inform

A copy of Your monthly billing statement or the travel itinerary

confirming the Common Carrier ticket was charged to the

covered Account and/or rewards program associated with Your

(showing the last four [4] digits of the Account number)

was lost or stolen, Your claim may be denied

Within twenty (20) days of the date Your luggage is lost or stolen,

and You have notified the Common Carrier and begun their claims

and send You a special claim form. If You do not notify the Benefit

Administrator within twenty (20) days of the date the luggage

government or public authority or detention by customs or other

Common Carrier), boats, or other vehicles or conveyances

and/or its contents is covered.

and/or its contents at all times.

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

- 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 Reimbursement visit www.eclaimsline.com

If You have personal insurance (i.e., homeowner's, renter's, Account. Only Your Checked Luggage and/or Carry-On Baggage or other insurance applicable to the lost or stolen luggage or contents). You are required to file a claim with Your insurance. company and submit a copy of any claim settlement along with

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

or theft under this reimbursement benefit, all Your rights and remedies against any party in respect of this loss or damage wil be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator a assistance as may reasonably be required to secure all rights and

Carry-on Baggage means the baggage which You personally carry onto the Common Carrier and for which You retain responsibility Checked Luggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check

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

a Common 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 not exceed sixty (60) consecutive days in duration Eligible Person means a cardholder who pays for their Covered Trip by using their eligible Account and/or rewards program

Immediate Family Member means Your Spouse or legally

dependent children under age eighteen (18), [twenty-five (25) if

You or Your means an Eligible Person or Your Immediate Family

Within ninety (90) days of the date Your luggage was lost or stolen return Your claim form and the requested documentation below to the address provided by the Benefit Administrator:

associated with their covered Account.

lost and their value, and a copy of the luggage claim check (if

• A copy of any settlement of the loss or theft from Your primary

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

Your completed claim form.

### Transference of Claims After the Benefit Administrator has paid Your claim of loss

Account means Your credit or debit card Accounts.

has been issued to You by a Common Carrier.

Covered Trip means a trip while the Eligible Person is riding on

enrolled 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: has been in a committed relationship with the cardholder (2) has been the cardholder's sole spousal equivalent; (3) has resided in the same household as the cardholder: and (4) has bee iointly responsible with the cardholder for each other's financial obligations and who intends to continue the relationship as stated

Members who charged a portion of their Covered Trip to Your eligible Account and/or rewards program associated with Your covered Account.

covered Account