PURCHASE SECURITY

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

For instance, Your son's brand new iPad got soaked, in a sudder 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 Your eligible Account and/or rewards programs associated with Your covered 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 You item for a maximum of five hundred dollars (\$500,00) per clair and fifty thousand dollars (\$50,000,00), 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 friend and family members may also be covered if they are purchase with Your covered Account and/or rewards program associated with Your covered Account

Purchase Security covers

Eligible items of personal property purchased with Your card and/ or rewards program associated with Your covered Account are covered for the following:

Damage due to:

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

- O Windstorm, hail, rain, sleet, or snow Aircraft, spacecraft, or other vehicles
- O Accidental discharge of water or steam from household
- Sudden accidental damage from electric current

Theft (except from cars or motorized vehicles) Purchases made outside the United States are also covered as long as You purchased the item with Your covered Account and/or 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 vehicle and their motors, equipment, or accessories, including trailer

- and other items towable or attachable to any motorized vehicle · Broken items, unless the result of a covered occurrence
- Computer software
- hail, rain, sleet, or snow Items purchased for resale, either professional or commercial
- · Items stolen from cars or other vehicles or common carriers
- Items that are lost, or that "mysteriously disappear." meaning
- wrongdoing by one person or several Items under the control and care of a common carrier (including

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

- 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 and watches, among other things · Theft or damage stemming from abuse, fraud, hostilities (war,
- invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal); normal wear and tear; flood, earthquake, radioactive contamination; damage from inherent product defects
- Theft or damage from misdelivery, or voluntarily parting with
- · Medical equipment
- · Perishable or consumable items, including cosmetics, perfumes,
- rechargeable batteries, among others Real estate and items intended for real estate, including hard
- wired and hard-plumbed items, garage doors and openers, ceiling fans, among other items
- Rented and leased items
- Traveler's checks, cash, tickets, credit or debit cards, among other negotiable purchased instrument
- 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

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 th

Benefit Administrator will ask for some preliminary clair nation, answer Your questions and send You a claim form When You submit Your claim, be sure to include all informatio ding Your claim including the time, place, cause and the

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 es not duplicate coverage, but pays for a loss only after val 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 vill cover the loss up to the amount charged to Your eligible ount, subject to the terms, exclusions, and limits of liability of

'ou have insurance (homeowner's, renter's, car, employer or

damage or theft (if You wait longer, coverage may be denied)

unt to either replace or repair the item.

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 (\$500,00) per claim occurrence and fifty thousand dollars (\$50,000,00) per cardholder. You will receive no more than the purchase price as rded 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

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

Please submit the following documents: Your signed and completed claim form

- A copy of Your monthly billing statement (showing the last our [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 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 store receipt demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account
- 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 You expense, the damaged item along with Your claim in order to antiate 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

Administrator will resolve Your claim in one of two ways:

 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 housand 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 norma cumstances, reimbursement will take place within five (5)

PURCHASE SECURITY (CONTINUED)

with their covered Accoun

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 Eligible 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 Your eligible Account to secure the transaction.
- 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

You shall do all things reasonable to avoid or diminish any loss

regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact. • 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 FORM #PURCHASE500- 2017 (04/17) action may be brought against the Provider unless all the terms

of the Guide to Benefits have been complied with fully.

ost. The terms and conditions contained in this Guide to s may be modified by subsequent endorsements fications 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.

This benefit is provided to eligible cardholders at no additional

- · Termination dates may vary by financial institutions. Your inancial institution can cancel or non-renew the benefits for ardholders, and if they do, they will notify You at least thirt 30) days in advance, Indemnity Insurance Company of Nor America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit strator 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 ayment 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

TRAVEL ACCIDENT INSURANCE

Travel Accident Insurance Description of Coverage Principal Sum: \$250,000 THIS IS AN ACCIDENTAL DEATH AND DISMEMBERMEN ONLY POLICY AND DOES NOT PAY BENEFITS FOR LOSS FROM SICKNESS

This Description of Coverage is provided to all eligible Visa Signature cardholders and replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described

Eligibility and Period of Coverage

Both hands or both feet.

One hand and one foot..

One hand or one foot.....

Sight of one eye

Speech or hearing

Speech and hearing

Sight of both eyes

As a Visa Signature cardholder, you are covered beginning on 1/1/2019 or the date your credit card is issued, whichever is later. You and your dependents* become covered automatically when the entire Common Carrier fare is charged to your covered Visa Signature card account ("Covered Person"). It is not necessary to notify the financial institution, the Insurance Company, or the Pla Administrator when tickets are purchased. Coverage ends when the policy is terminated

our 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

Subject to the terms and conditions, if a Covered Person's

One hand or one foot and the sight of one eye

accidental bodily Injury occurs while on a Covered Trip and result in any of the following Losses within 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:

Please return Your signed and completed form with all documentation within ninety (90) days of the date of theft or

How will I be reimbursed? 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 laim documentation

Thumb and index finger on the same hand In no event will multiple charge cards obligate the Insurance Company 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 Principal Sum.

Loss means actual severance through or above the wrist or ankle ioints with regard to hands and feet; entire and irrevocable loss of sight, speech or hearing; actual severance through or above tacarpophalangeal joints with regard to thumb and index The life benefit provides coverage in the event of a Person's death. If a Covered Person's body has not beer 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

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 Visa Signature card; and (c) that begins and ends at the places designated on the ticket ed for the trip. Covered Trip will also include travel on a on Carrier (excluding aircraft), directly to, from, or at any on Carrier terminal, which travel immediately precedes departure to or follows arrival at the destination designated on the chased for the Covered Trip.

Common Carrier means any scheduled airline, land, or water conveyance licensed for transportation of passengers for hire. **Exclusions:** No payment will be made for any Loss that occurs in connection with, or is the result of: (a) suicide, attempted suicide, tionally self-inflicted injury: (b) any sickness or disease: (c) travel or flight on any kind of aircraft or Common Carrier excep 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

Notice of Claim: Written notice of claim, including your name and reference to Visa Signature should be mailed to the Plan Administrator within twenty (20) days of a covered Loss or as soon as reasonably possible. The Plan Administrator will send the

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

TRAVEL ACCIDENT INSURANCE (CONTINUED)

Description of Coverage: This description of coverage details material facts about a Travel Accident Insurance Policy which ha been established for you and is underwritten by Virginia Surety ompany, Inc. Please read this description carefully. All provisio of the plan are in the master policy form number, VSC-VCC-01 2/00). Any difference between the policy and this description wi he settled according to the provisions of the policy

Questions: Answers to specific questions can be obtained by vriting to the Plan Administrator:

550 Mamaroneck Avenue, Suite 309 Harrison NY 10528

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 hich are the direct cause of Loss, independent of disease cause of Loss, independent of disease or bodily infirmity, and

Beneficiary: Benefit for Loss of life is payable to your estate, or to the beneficiary designated in writing by you. All other benefits are

claimant forms for filing proof of Loss.

arising out of this coverage.

his Description of Coverage.

State Amendments

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

The Company, at its expense, has the right to have you examined

Company may also have an autopsy made unless prohibited by

as often as reasonably necessary while a claim is pending. The

For Illinois Residents Only: The following statement is added: If

a Covered Person recovers expenses for sickness or injury that

ccurred due to the negligence of a third party, the Company has

ed to furnish any information or assistance, or provide any

Coverage will be void if, at any time, the accountholder has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the accountholder's interest herein, or in the case of any fraud or false wearing by the Insured relating thereto. No person or entity othe than the accountholder shall have any legal or equitable right. remedy, or claim for insurance proceeds and/or damages under or

cbsi Card Benefit Services

Underwritten by: Virginia Surety Company, Inc. 75 West Jackson Blvd. Chicago, IL 60604

Additional Provisions for Travel Accident Insurance

Fravel Accident Insurance is provided under a master policy of nsurance issued by Virginia Surety Company, Inc. (herein referre to as Company). We reserve the right to change the benefits and eatures of all these programs

he right to first reimbursement for all benefits the Company pai he financial institution or the Company can cancel or choose not m any and all damages collected from the negligent third party o renew the Insurance coverages for all Insureds. If this happens, for those same expenses whether by action at law, settlement the financial institution will notify the accountholder at least 30 r compromise, by the Covered Person, the Covered Person's days in advance of the expiration of the policy. Such notices need arents if the Covered Person is a minor, or the Covered Person's not be given if substantially similar replacement coverage takes gal representative as a result of that sickness or injury. You are effect without interruption and is provided by the same insurer. surance benefits will still apply to Covered Trips commenced documents that we may reasonably require in order to exercise ou prior to the date of such cancellation or non-renewal, provided al ights under this provision. This provision applies whether or not other terms and conditions of coverage are met. Travel Accident the third party admits liability. nsurance does not apply if your Visa Signature privileges have een suspended or cancelled. However, insurance 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.

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 travels take you

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 included¹
- 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 payed 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 under this

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

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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 Cash Rewards please call the customer service number on your statement.



REGIONS

Your Regions Cash Rewards Visa® Signature card is your ticket to earning Cash Rewards

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

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

* Regions Cash Rewards Visa Signature cardholders are responsible for the payment of any and all charges associated with any goods,

For questions about your balance or account activity, call the toll-free customer service number on the back of your Regions Cash

Rewards card. For questions or assistance regarding these benefits and features, call the number on the back of your card,

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

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

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

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

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

entertainment plans, dining reservations and more.

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

on qualifying purchases. In addition, you have instant access to special perks and

benefits like these:

or 1-800-397-9010

Regions Cash Rewards Visa® Signature®

F03-X508-3

GNATURE PERKS AND BENEFIT • Travel - Receive savings and upgrades on travel. Plus, exclusive benefits at a collection

PRESENTING YOUR VISA

of over 900 of the world's finest properties at visasignaturehotels.com • Entertainment - Experience the most out of life with insider connections from your Regions Cash

Rewards Visa Signature card. • Fine Wine & Food - Indulge your passion for everything gourmet with unique dining events and special offers.

Sports - Access popular sporting events and other

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 premium retailers, from jewelry to apparel and

> • 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.

Year-End Summary Statement - At your option, 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 features like warranty registration.

* Certain restrictions, limitations, and exclusions apply. ** Regions Cash Rewards Visa Signature cardholders are responsible for the payment of any and all charges associated

Flat Size: 34.187" x 10.5" Finished Size: 6.25" x 3.5"

Front: CMYK

JOB SPECS:

Back: CMYK

Bleed: No

Note: None

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

YOUR GUIDE TO BENEFITS DESCRIBES THE BENEFITS IN EFFECT AS OF 1/1/19. 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.

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

PRESENTING YOUR VISA SIGNATURE PERKS AND BENEFITS



• Purchase Security - If an eligible item you bought is stolen or damaged due to theft, damage due to fire. vandalism or accidentally discharged water or certain weather conditions 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 vour common carrier (airline, bus, train, cruise ship) tickets with your eligible Visa card you get accidental 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 waiver (or loss damage waiver).

For more details go to visa.com/signature.

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 Your covered Account and/or rewards program failure, along with the following documents: associated with Your covered Account. Services include Warranty egistration and Extended Protection. You are eligible for this benefit f You are a cardholder of an eligible card issued in 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 covered Account.

Here's how Warranty Registration works

When You purchase an eligible item that carries a

ufacturer's warranty. 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 receipt 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 vear 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) nonths 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, if 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 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 warranty.

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

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, immediatel 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 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 You, then submit the form within ninety (90) days of the product

· 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 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 othe

mentation deemed necessary to substantiate Your claim (this includes bills and, if necessary, a copy of the maintenance record and receints) The original repair estimate or repair bill, indicating cause of

 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 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 limit, whichever is less.

Under normal circumstances, reimbursement will occur within five (5) business days of the receipt and approval of all required 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

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 with their covered Account

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

Signed or pinned transactions are covered as long as You use Your

You shall do all things reasonable to avoid or diminish any loss.

Additional provisions for Extended Protection

eligible card to secure the transaction.

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

egarding 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

egal action against the Provider may be brought more than two 2) years after the time for giving Proof of Loss, Further, no legal tion may be brought against the Provider unless all the terms of he 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

EXTENDED WARRANTY PROTECTION (CONTINUED)

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 will not apply to cardholders whose Accounts have been suspended or

 Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for ardholders, and if they do, they will notify You at least thirt (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 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 • 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 #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 barriers.

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

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.

these services when I need them? ravel 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

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

What are Travel and Emergency Assistance Services and how do I use

What are the specific services and how can they help me? • Emergency Message Service - can record and relay emergency

nessages for travelers or their immediate family members. The Benefit Administrator 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 o 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 English-speaking 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

• 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 replacement items shipped to

 Emergency Translation Services - provides telephone assistance in all major languages and helps find local interpreters, if available, whe FORM #TEAS - 2017 (Stand 04/17) 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 locuments that You may have left at Your home or elsewhere. All osts are Your responsibility

 Pre-Trip Assistance - can give You information on Your destination pefore You leave such as ATM locations, currency exchange rates, veather reports, health precautions, necessary immunizations, and

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. sine 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 Services 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, nefits described in this Guide to Benefits will not apply to cardholder whose accounts have been suspended or cancelled.

AUTO RENTAL COLLISION DAMAGE WAIVER

No cardholder wants to incur the expense of renairing or replacing a rented car. But accidents do happen, and vehicles do get stolen. N 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 damage caused by theft or collision — up to the Actual Cash Value of mos rented cars. Auto Rental Collision Damage 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

If You **do** have personal automobile insurance or 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 towing charges, due to a covered theft or damage to the nearest qualified

that covers theft or damage, this benefit reimburses You for the leductible portion of Your car insurance or other insurance, along Personal liability with any unreimbursed portion of administrative and loss-of-us charges imposed by the car rental company, as well as reasonable towing 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 renta company, as well as reasonable towing charges that occur while ou 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 • Theft or damage due to intentional acts, or due to the driver(s) overed theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing o contraband, or illegal activities charges that occur while You are responsible for the vehicle. Wear and tear, gradual deterioration, or mechanical breakdown

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 similar provision, as accepting this coverage will cancel out Confiscation by authorities Your benefit. If the rental company insists that You purchas 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.

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 prohibit 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.

This benefit is available in the United States and most foreign

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, Astor Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Rovce, and Tesla. owever, selected models of Audi, BMW, Mercedes-Benz, Cadillac the United States, call collect at 1-303-967-1093. Infiniti, Land Rover, Lexus, Lincoln, and Range Rover are covered. An antique car is defined as one that is over twenty (20) years old, later than forty-five (45) days from the date of the incident. or one that has not been manufactured for ten (10) years or more. Vans are not covered. But those designed as small-group

If You have questions about a specific vehicle's coverage or organization where the vehicle is being reserved, call the Benefit Administrator at 1-800-397-9010, or call collect outside the United States at 1-303-967-1093.

transportation vehicles (seating up to nine (9) people, including the



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 Loss or theft of personal belongings

 Expenses assumed, waived, or paid by the auto rental company, or 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

being under the influence of alcohol, intoxicants, or drugs, or due

 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

Once Your claim has been paid, all Your rights and remedies against Vehicles that do not meet the definition of covered vehicles. any party in regard to this theft or damage will be transferred to the Rental periods that either exceed, or are intended to exceed, fifteen Benefit Administrator to the extent of the cost of payment made to (15) consecutive days, within Your country of residence, or thirty You. You must give the Benefit Administrator all assistance as may one (31) days outside Your country of residence reasonably be required to secure all rights and remedies.

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 Renta 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 vithin 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 after the date of the incident

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

*Not applicable to residents in certain states Filing a claim

It is Your responsibility as a cardholder to make every effort to (\$3.000.00) per Covered Trip (for New York residents. protect Your Rental Vehicle from damage or theft. If You have an coverage is limited to two thousand dollars (\$2,000.00) per accident, or Your Rental Vehicle has been stolen, immediately cal the Benefit Administrator at 1-800-397-9010 to report the incident and/or its contents was lost due to theft or misdirection by the regardless of whether Your liability has been established. Outside Common Carrier "Value of the amount claimed" is the lesser of the following three amounts: the original purchase price of the You should report the theft or damage as soon as possible but no item(s), the actual cash value of the item(s) at the time of theft of

misdirection (with appropriate deduction for depreciation), and the The Benefit Administrator reserves the right to deny any claim cost to replace the item(s). ining charges that would not have been included, if notification occurred before the expenses were incurred. Thus, it's in Your best nterest to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation.

a portion or the entire cost of the Covered Trip with Your covered Account and/or rewards program associated with Your covered

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benefit is supplemental to and excess of any collectible ance and/or collectible reimbursement from any other source. The Benefit Administrator will refund the excess amour nce all other reimbursement has been exhausted up to the limit

Account. Only Your Checked Luggage and/or Carry-On Baggage

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

Luggage Reimbursement does not apply to loss or theft of the

 Automobiles, automobile accessories and/or equipment motorcycles, motors, bicycles (except when checked with the Common Carrier), boats, or other vehicles or conveyances

LOST LUGGAGE REIMBURSEMENT (CONTINUED)

 Contact lenses, eveglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs Money, securities, credit or debit cards, checks, and travelers'

 Tickets documents (travel or otherwise) keys coins deeds bullion, stamps, perishables, consumables, perfume, cosmetics rugs and carpets, animals, cameras, sporting equipment, and Property shipped as freight or shipped prior to the Covered Trip

• Items specifically identified or described in and insured under any

other insurance policy Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other

 Losses resulting from abuse fraud hostilities of any kind (including, but not limited to, war, invasion, rebellion, or

 Business items (items that are used in the nurchase sale) production, promotion, or distribution of goods or services including 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

departure date

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 the claims 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 information

Administrator within twenty (20) days of the date the luggage was lost or stolen. Your claim may be denied. 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:

 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 ticket was charged to the overed Account 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 Common Carrier's completed claim form, a list of the items lost and their value, and a copy of the luggage claim check (if

 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.

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

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

he transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator al assistance as may reasonably be required to secure all rights and

or theft under this reimbursement benefit, all Your rights and

remedies against any party in respect of this loss or damage wil

Carry-on Baggage means the baggage which You personally carry

Checked Luggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check

operated 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.

nember, 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.

with their covered Account. Immediate Family Member means Your Spouse or legally dependent children under age eighteen (18). [twenty-five (25) if

enrolled as a full-time student at an accredited university. Spouse includes Your domestic partner which is a person who is Immediately notify the Common Carrier to begin their claims proces at least 18 years of age and who during the last twelve months:

> You or Your means an Fligible Person or Your Immediate Family Members who charged a portion of their Covered Trip to Your

Additional provisions for Lost Luggage Reimbursement

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.

may be cancelled. Each cardholder agrees that representation: regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact

egal action against the Provider may be brought more than two 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 he terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages o

 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

 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 a ssistance as may reasonably be required to secure all rights and

sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

Have You ever been waiting for Your Checked Luggage to come

LOST LUGGAGE REIMBURSEMENT

AUTO RENTAL COLLISION DAMAGE WAIVER (CONTINUED)

Eligible Person means a cardholder who pays for their auto rental by

Rental Car Agreement means the entire contract an eligible renter

receives when renting a Rental Vehicle from a rental car agency

which describes in full all of the terms and conditions of the rental

Rental Vehicle means a land motor vehicle with four or more wheel

s described in the participating organization's disclosure statemen

You or Your means an Eligible Person who uses their eligible card to

Signed or pinned transactions are covered as long as You use You

overed by this benefit. This provision will not be unreasonably

Additional provisions for Auto Rental Collision Damage Waiver

You shall do all things reasonable to avoid or diminish any loss

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

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

may be cancelled. Each cardholder agrees that representations

garding claims will be accurate and complete. Any and all

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

• This benefit is provided to eligible cardholders at no additional

until sixty (60) days after the Provider receives Proof of Loss, No

gal action against the Provider may be brought more than two

ears after the time for giving Proof of Loss. Further, no lega

ction may be brought against the Provider unless all the terms of

cost. The terms and conditions contained in this Guide to Benefits

may be modified by subsequent endorsements. Modifications to

he terms and conditions may be provided via additional Guide

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ectronic notification. The benefits described in this Guide to

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

merica ("Provider") is the underwriter of these benefits and

solely responsible for its administration and claims. The Benefit

rights and remedies against any party in respect of this claim wil

payment made to You. You must give the Benefit Administrator al

This benefit does not apply to the extent that trade or economic

sanctions or other laws or regulations prohibit the provision of

FORM #ARCDW - 2017 (Stand 04/17)

nsurance, including, but not limited to, the payment of claims.

assistance as may reasonably be required to secure all rights and

he transferred to the Benefit Administrator to the extent of the

Administrator provides services on behalf of the Provider

• After the Benefit Administrator has paid Your claim, all Your

Benefits will not apply to cardholders whose Accounts have been

concealment, or misrepresentation of material fact.

he Guide to Benefits have been complied with fully.

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

which the eligible renter has rented for the period of time shown

on the Rental Car Agreement and does not have a manufacturer's

suggested retail price exceeding the amount shown on the

participating organization's disclosure statement

initiate and complete the rental car transaction.

ligible Account to secure the transaction

pplied to avoid claims.

suspended or cancelled.

as well as the responsibilities of all parties under the contract.

What You must submit to file a claim

A copy of the accident report form

A police report, if obtainable

reimbursement is required.

substantiate the claim.

Finalizing Your claim

Transference of claims

needed to substantiate Your claim.

limits, effective dates, and deductibles).

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 initial and final auto rental agreements (front and

• 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

laim form (Important: This must be postmarked within ninety

0) days* of the theft or damage date, even if all other require

A copy of Your monthly billing statement (showing the last four

[4] digits of the Account number) demonstrating that the entire

• A statement from Your insurance carrier (and/or Your employer of

employer's insurance carrier, if applicable), or other reimbursement

showing the costs for which You are responsible, and any amounts

cument(s) in Your insurance policy that lists names, coverages.

• Any other documentation required by the Benefit Administrator to

postmarked within three hundred and sixty-five (365) days* of the

For faster filing, or to learn more about Auto Rental Collision

Damage Waiver, visit www.eclaimsline.com

Your claim will typically be finalized within 15 (fifteen) days, after

the Benefit Administrator has received all the documentation

that have been paid toward the claim. Or, if You have no applicable

insurance or reimbursement, a statement of no insurance or

A copy of Your primary insurance policy's Declarations Page

(if applicable) to confirm Your deductible (This means the

Finally, please note that all remaining documents must be

theft or damage date or Your claim may be denied.

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

around the belt only to find that it has been lost by Your airline?

Fortunately, Lost Luggage Reimbursement is here to help. With

Lost Luggage Reimbursement, You can be reimbursed for the

*Not applicable to residents of certain states.

ocumentation is not yet available - or Your claim may be denied).

• A copy of the repair estimate and itemized repair bill

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

with the following documents, to the Benefit Administrator:

rental transaction was made on Your eligible Account.

difference between the "value of the amount claimed" and the Common Carrier's payment up to three thousand dollars pag), provided the Checked Luggage and/or Carry-on Baggage

and/or its contents is covered.

You and Your Immediate Family Members are all eligible for this benefit when You take a Covered Trip and pay for the cost of Your Common Carrier tickets with Your eligible card issued in the United States and/or rewards program associated with Your covered Account. To be eligible for coverage. You must purchase

and/or its contents at all times. What is not covered?

Account means Your credit or debit card Accounts. nto the Common Carrier and for which You retain responsibility

has been issued to You by a Common Carrier. Common Carrier means any land, water, or air conveyanc

Covered Trip means a trip while the Eligible Person is riding on a Common Carrier as a passenger and not as a pilot, operator or crew

Eligible Person means a cardholder who pays for their Covered Tr by using their eligible Account and/or rewards program associated

1) has been in a committed relationship with the cardholder: 2) has been the cardholder's sole spousal equivalent; (3) has esided in the same household as the cardholder; and (4) has been iointly responsible with the cardholder for each other's financial obligations and who intends to continue the relationship as stated and send You a special claim form. If You do not notify the Benefit

eligible Account and/or rewards program associated with Your

• Signed or pinned transactions are covered as long as You use Your

· 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

• No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No

vears after the time for giving Proof of Loss, Further, no legal action may be brought against the Provider unless all the terms of

electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended of

solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

This benefit does not apply to the extent that trade or economic

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* Certain restrictions, limitations, and exclusions apply.