cumentation is not yet available - or Your claim may be • A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the entire ntal transaction was made on Your eligible Account.

 A statement from Your insurance carrier (and/or Your employer or employer's insurance carrier, if applicable), or other reimbursement showing the costs for which You are respon and any amounts that have been paid toward the claim. Or, if You ve no applicable insurance or reimbursement, a statement of o insurance or reimbursement is required. • A conv of Your primary insurance policy's Declarations Page

(if applicable) to confirm Your deductible (This means the ocument(s) in Your insurance policy that lists names, coverages limits, effective dates, and deductibles). Any other documentation required by the Benefit Administrator

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

o substantiate the claim Finally, please note that all remaining documents must be

#### eft or damage date or Your claim may be denied. \*Not applicable to residents of certain states.

#### Damage Waiver, visit www.eclaimsline.com Finalizing Your clain

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 remedie: 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 a

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

ondition at the time of loss. Eligible Person means a cardholder who pays for their auto rental

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

Submit all of the above documents from the rental company, along Rental Vehicle means a land motor vehicle with four or more wheels as described in the participating organization's disclosure statement 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 show You or Your means an Eligible Person who uses their eligible card

> Additional provisions for Auto Rental Collision Damage Waive 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 los covered by this benefit. This provision will not be unreasonably If You make any claim knowing it to be false or fraudulent in any

> spect, 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 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 Provide egal 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. s benefit is provided to eligible cardholders at no additional

ost. The terms and conditions contained in this Guide to enefits may be modified by subsequent endorsements Modifications to the terms and conditions may be provided in additional Guide to Benefits mailings, statement inserts statement messages or electronic notification. The benefits

described in this Guide to Benefits will not apply to cardholder Termination dates may vary by financial institutions. Your inancial 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 erica ("Provider") is the underwriter of these benefi

After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will e transferred to the Benefit Administrator to the extent of the all assistance as may reasonably be required to secure all rights

Administrator provides services on behalf of the Provider.

• This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of nsurance, including, but not limited to, the payment of claims FORM #ARCDW - 2017 (Stand 04/17)

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

production, promotion, or distribution of goods or services

including but not limited to, manuals, computers and thei accessories, software, data, facsimile, samples, collateral

Immediately notify the Common Carrier to begin their claims

Within ninety (90) days of the date Your luggage was lost or

below to the address provided by the Benefit Administrator:

A conv of Your monthly hilling statement or the travel itinerar

nfirming the Common Carrier ticket was charged to the

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

A copy of ticketing by the Common Carrier, including but not

coverage issued by the Common Carrier together with a copy of

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

Common Carrier's completed claim form, a list of the items

imited to itinerary, boarding pass, or used ticket stub

A copy of any check, settlement, denial or explanation of

vered Account and/or rewards program associated with Your

nentation as to additional currency, voucher, points or any

tolen return Your claim form and the requ

ess if Your luggage and/or its contents are lost or stolen

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

materials, etc.), cellular telephones, or art objects

How to file a Lost Luggage Reimbursement claim

## LOST LUGGAGE REIMBURSEMENT

Have You ever been waiting for Your Checked Luggage to come Fortunately, Lost Luggage Reimbursement is here to help. With Lost Luggage Reimbursement, You can be reimbursed for the difference between the "value of the amount claimed" and (\$3,000.00) per Covered Trip (for New York residents, covera is limited to two thousand dollars (\$2,000.00) per bag), provided the Checked Luggage and/or Carry-on Baggage and/or its contents was lost due to theft or misdirection by the Common Carrier ue of the amount claimed" is the lesser of the following t amounts: the original purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection (with propriate deduction for depreciation), and the cost to replace

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 Unit States and/or rewards program associated with Your covered Account. To be eligible for coverage, You must purchase a por or the entire cost of the Covered Trip with Your covered Accoun and/or rewards program associated with Your covered Account. Only Your Checked Luggage and/or Carry-On Baggage and/or its

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

Please Note: You must take all reasonable means to protect, save and/or its contents at all times.

### What is not covered?

any other insurance policy

Luggage Reimbursement does not apply to loss or theft of the following items: · Automobiles, automobile accessories and/or equipmen

motorcycles motors bicycles (except when checked with the Common Carrier), boats, or other vehicles or conveya · Contact lenses, eyeglasses, sunglasses, hearing aids, artificial eeth, dental bridges, and prosthetic lim

rugs and carpets, animals, cameras, sporting equipment, and

Items specifically identified or described in and insured under

opy of Your insurance policy's Declarations Page (if applicable Money, securities, credit or debit cards, checks, and travelers to confirm Your deductible (Declarations Page means the locument(s) in Your insurance policy that lists names, coverages, • Tickets documents (travel or otherwise) keys coins deeds mits, effective dates and deductibles bullion, stamps, perishables, consumables, perfume, cosmetic

other payment method utilized

 Any other documentation deemed necessary by the Benefit Property shipped as freight or shipped prior to the Covered Trip

For faster filing, or to learn more about Lost Luggage

## LOST LUGGAGE REIMBURSEMENT (CONTINUED)

or other insurance applicable to the lost or stolen luggage of 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 nal insurance Declarations Page to be sufficient.

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

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 al assistance as may reasonably be required to secure all rights and

#### Definitions

Account means Your credit or debit card Accounts. 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 specificall designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

Common Carrier means any land, water, or air conveyance erated 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.

Covered Trip means a trip while the Eligible Person is riding on on 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 ered 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 sing their eligible Account and/or rewards program associated

enrolled as a full-time student at an accredited university]. e includes Your domestic partner which is a person who is at least 18 years of age and who during the last twelve months: ted relationship with the cardholder: resided in the same household as the cardholder; and (4) has been jointly responsible with the cardholder for each other's financial

Immediate Family Member means Your Spouse or legally

s who charged a portion of their Covered Trip to You eligible Account and/or rewards program associated with Your

## Additional provisions for Lost Luggage Reimbursement

Signed or pinned transactions are covered as long as You use

If you make any claim knowing it to be false or fraudulent in an respect, no coverage shall exist for such claim, and Your benefit 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 ealment, or misrepresentation of material fact.

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

s may be modified by subsequent endorseme fications to the terms and conditions may be provide ent messages or electronic notification. The benefit ribed in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.

financial institution can cancel or non-renew the benefits fo cardholders, and if they do, they will notify You at least thirty rator provides services on behalf of the Provider

payment made to You. You must give the Benefit Administrato This benefit does not apply to the extent that trade or economic

FORM #LUGOPT - 2017 (04/17)

#### PURCHASE SECURITY

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

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 Your tem for a maximum of five hundred dollars (\$500.00) per clain and fifty thousand dollars (\$50,000.00), per cardholder, in the

discharged water or certain weather conditions. Your covered Account and/or rewards program associated with

Damage due to:

O Windstorm, hail, rain, sleet, or snow Aircraft, spacecraft, or other vehicles

O Accidental discharge of water or steam from household plumbing

udden accidental damage from electric curren 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/o rewards program associated with Your covered Account.

 Boats, aircraft, automobiles, and any other motorized vehicle. and their motors, equipment, or accessories, including trailers and other items towable or attachable to any motorized vehicle

Broken items, unless the result of a covered occurrence Computer software

 A copy of any settlement of the loss or theft from Your primary Administrator to substantiate the loss or theft

You or Your means an Eligible Person or Your Immediate Family

our eligible card to secure the transaction.

applied to avoid claims.

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

This benefit is provided to eligible cardholders at no additional ost. The terms and conditions contained in this Guide to via additional Guide to Benefits mailings, statement inserts

ation dates may vary by financial institutions. Your

 After the Benefit Administrator has paid Your claim, all Your all assistance as may reasonably be required to secure all rights

For instance, Your son's brand new iPad got soaked, in a sudden rm at summer camp. But, You bought the item with Your

ard issued in the United States, Gifts purchased for friends and nily members may also be covered if they are purchased with

or call collect outside the U.S. at 1-804-673-6496. The Benefit Purchase Security covers Eligible items of personal property purchased with Your card and/or rewards program associated with Your covered Account are Administrator within twenty (20) days of the date the luggage was lost or stolen, Your claim may be denied.

Animals and living plants

 Items stolen from cars or other vehicles or common carriers Items that are lost, or that "mysteriously disappear," meaning they vanished in an unexplained manner, with no evidence of

• Items under the control and care of a common carrier (including

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 Account means Your credit or debit card Accounts

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

America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit

insurance, including, but not limited to, the payment of claims

event of theft, damage due to fire, vandalism or accidentally You are eligible for this benefit if You are a cardholder of an eligible

## Your covered Account

Within twenty (20) days or the date of and You have notified the Common Carrier and begun their and You have notified the Renefit Administrator at 1-800-757-1274,

covered for the following:

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

# Purchase Security does not cover

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

Items purchased for resale, either professional or commercial use

parts, stolen or damaged, regardless of any special value that wrongdoing by one person or several

the U.S. Postal Service, airplanes, or a delivery service) Items in Your baggage (unless hand carried, or under You

vision or that of a companion You know); includes jewelry watches, among other things Theft or damage stemming from abuse fraud hostilities (was

confiscation by authorities (if contraband or illegal); normal wea and tear; flood, earthquake, radioactive contamination; damage

 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-

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

· Traveler's checks, cash, tickets, credit or debit cards, among 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 Call the Benefit Administrator at 1-800-553-4820, or call collect outside the U.S. at 1-303-967-1096, within sixty (60) days of the amage or theft (**if You wait longer, coverage may be denied**). he 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.

will cover the loss up to the amount charged to Your eligible

any other), You are required to file a claim with Your insurance company and to submit a copy of any claim settlement from You y along with Your claim form. Purchase Securi 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 or, homeowner's, renter's, automobile, or employer's insuran policies) has been exhausted. At that point, Purchase Security

This benefit also pays for the outstanding deductible portion of Your insurance or indemnity for eligible claims. The maximum tota limit of liability is up to five hundred dollars (\$500.00) per claim Il receive no more than the purchase price as recorded on the eligible card receipt. 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

For faster filing, or to learn more about Purchase Security, visit

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

# Please submit the following documents:

Signed or pinned transactions are covered as long as You use A copy of Your monthly billing statement (showing the last Your eligible Account to secure the transaction. You shall do all things reasonable to avoid or diminish any loss purchase was made on Your eligible Account and/or rewards

covered by this benefit. This provision will not be unreasonably program associated with Your covered Account applied to avoid claims. If more than one method of payment was used, please provide If You make any claim knowing it to be false or fraudulent in any documentation as to additional currency, youcher, points or any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations

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 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)

A copy of the itemized store receipt demonstrating that the

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

ecurity 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

#### How will I be reimbursed? Once You've met the conditions of this benefit, the Benefit istrator will resolve Your claim in one of two ways

PLEASE NOTE: Your maximum recovery under the Purchas

 A damaged item may be repaired, rebuilt, or replaced, while a 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 nandling charges, up to five hundred dollars (\$500.00) pe 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 business days.

#### cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North rica ("Provider") is the underwriter of these benefits and is

FORM #PURCHASE500- 2017 (04/17)

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

Eligible Person means a cardholder who pays for their purchas

You or Your means an Eligible Person who used their eligible

ith their covered Account.

Additional provisions for Purchase Security

by using their eligible Account and/or rewards program associated

Account to purchase the item and/or rewards program associated

regarding claims will be accurate and complete. Any and all

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

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

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

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

Termination dates may vary by financial institutions. Your

Administrator provides services on behalf of the Provider.

described in this Guide to Benefits will not apply to cardholders

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

PURCHASE SECURITY (CONTINUED)

## Travel Accident Insurance Description of Coverage Principal Sum: \$250,000 THIS IS AN ACCIDENTAL DEATH AND DISMEMI

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

Eligibility and Period of Coverage As a Visa Signature cardholder, you are covered beginning on 4/1/17 or the date your credit card is issued, whichever is later. You and your dependents\* become covered automatically when he entire Common Carrier fare is charged to your covered Visa ignature card account ("Covered Person"). It is not necessary to otify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

\* 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 handicar and chiefly dependent on you for support and maintenance pendent child(ren) receive fifty percent (50%) of your benefit

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 ercentage of the Principal Sum for accidental Loss of:

Both hands or both feet.... Sight of both eyes. One hand and one foot.... Speech and hearing ...... One hand or one foot and the sight of one eye ..... One hand or one foot.... Sight of one eve ...... Speech or hearing ........ humb 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

nount payable for all Losses due to the same accident is the

# TRAVEL ACCIDENT INSURANCE

Loss means actual severance through or above the wrist or ankle joints with regard to hands and feet; entire and irrevocable los of sight, speech or hearing; actual severance through or above the metacarpophalangeal joints with regard to thumb and index ngers. The life benefit provides coverage in the event of a ered Person's death. If a Covered Person's body has not bee 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 **Injury** means hadily injury or injuries, sustained by the insured person which are the direct cause of Loss, independent of disease cause of Loss, independent of disease or bodily infirmity, and ccurring while the Covered Person is covered under this policy

Covered Trip means a trip (a) while the Covered Person is riding or crew member and (b) charged to your Visa Signature card; and (c) that begins and ends at the places designated on the ticket rchased for the trip. Covered Trip will also include travel on a ommon Carrier (excluding aircraft), directly to, from, or at any Common Carrier terminal, which travel immediately pre departure to or follows arrival at the destination designated on the

Common Carrier means any scheduled airline, land, or water ance licensed for transportation of passengers for hire Exclusions: No payment will be made for any Loss that occurs in or intentionally self-inflicted injury; (b) any sickness or disease; (c travel or flight on any kind of aircraft or Common Carrier except fare-paying passenger in an aircraft or on a Common Carrie perated on a regular schedule for passenger service over an established route; or (d) war or act of war, whether declared or

Beneficiary: Benefit for Loss of life is payable to your estate, or to the beneficiary designated in writing by you. All other benefits ar Notice of Claim: Written notice of claim, including your name

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

soon as reasonably possible. The Plan Administrator will send the mant forms for filing proof of Loss. The Cost: This travel insurance is purchased for you by your

#### TRAVEL ACCIDENT INSURANCE (CONTINUED)

Description of Coverage: This description of coverage details naterial facts about a Travel Accident Insurance Policy which has en established for you and is underwritten by Virginia Surety ompany, Inc. Please read this description carefully. All provision

of the plan are in the master policy form number, VSC-VCC-01 be settled according to the provisions of the policy. Questions: Answers to specific questions can be obtained by

175 West Jackson Blvd.

Travel Accident Insurance is provided under a master policy of

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

The financial institution or the Company can cancel or choose not

the financial institution will notify the accountholder at least 30

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

effect without interruption and is provided by the same insurer.

nsurance benefits will still apply to Covered Trips commenced

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

Insurance does not apply if your Visa Signature privileges have

been suspended or cancelled. However, insurance benefits will

still apply to Covered Trips commenced prior to the date that you account is suspended or cancelled provided all other terms and

other terms and conditions of coverage are met. Travel Accident

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

Chicago, IL 60604

Additional Provisions for Travel Accident Insurance

be given if substantially similar replacement co

atures of all these programs.

conditions of coverage are met.

han the accountholder shall have any legal or equitable right, remedy, or claim for insurance proceeds and/or damages under o arising out of this coverage. No action at law or in equity shall be brought to recover on this writing to the Plan Administrator:

cbsi Card Benefit Services verage prior to the expiration of sixty (60) days after proof of Loss has been furnished in accordance with the requirements of 50 Mamaroneck Avenue, Suite 309 Harrison, NY 10528 The Company, at its expense, has the right to have you examine Underwritten by: Virginia Surety Company, Inc. s often as reasonably necessary while a claim is pending. The

For Illinois Residents Only: The following statement is added: If covers expenses for sickness or injury that urred due to the negligence of a third party, the Company has ement for all benefits the Company pa n any and all damages collected from the negligent third party or those same expenses whether by action at law, settlement, mpromise, by the Covered Person, the Covered Person's egal representative as a result of that sickness or injury. You are equired to furnish any information or assistance, or provide any documents that we may reasonably require in order to exercise or rights under this provision. This provision applies whether or not the third party admits liability.

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:

303-967-1093

For questions about your account, balance, or rewards points

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

rning this coverage or the subject thereof or the

aled or misrepresented any material fact or circumstance

ccountholder's interest herein, or in the case of any fraud or false

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

company may also have an autopsy made unless prohibited by

ADD (10/07)

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

What is Roadside Dispatch

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

Standard Towing - Up to 5 miles included<sup>1</sup>

 Fuel Delivery - up to 5 gallons (plus the cost of fuel) Standard Winching

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.

ependable 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 t change at any time; however callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time

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 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. mergency 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

without prior notice. Program void where prohibited.

## ROADSIDE DISPATCH

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

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

Tire Changing - must have good, inflated spare

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 advis 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

ispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of the ocation; however, neither Visa nor Regions Bank provides any assurances as to the ability of the Service Provider to meet such estimat

You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with

our vehicle or your vehicle is gone upon their arrival. Services provided by United States Auto Club, Motoring Division, Inc

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## a premium collection of benefits at a selection of the world's most intriquing and prestigious properties with the Visa Signature Luxury Hotel Collection at visasignaturehotels.com. • Enjoy unique dining experiences, special benefits and discounts from top retailers.

have instant access to special perks and benefits like these:

Regions Premium Visa® Signature®

entertainment plans, dining reservations and more. Please retain this guide for the future. It describes in detail some of the important perks

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

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

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

and benefits available to you, and will help you enjoy your Regions Premium card. Look inside for additional information on Visa Signature card perks and benefits

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

# **REGIONS**



F03-W374-0 -1118

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

PRESENTING YOUR VISA

• Entertainment - Experience the most out of life with insider connections from your Regions Premium 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 a (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 - You'll

automatically receive a detailed summary of Visa

purchase an eligible item entirely with your eligible

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 writter U.S. repair warranty up to one (1) additional year on warranties of three (3) years or less when you

Visa Signature card. Travel and Emergency Assistance Services\* -Get help coordinating medical, legal, and travel

services while you're away from home.

• Travel Accident Insurance - When you purchase your 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.

• Purchase Security - If an eligible item you bought

within 90 days of your purchase, you can be

reimbursed up to \$500.

is stolen or damaged due to covered circumstances

reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or arrange ments are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services

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

Front: CMYK Back: CMY

Bleed: No

Flat Size: Finished Size 6.25" x 3.5"

34.187" x 13.875"



the Visa Signature Concierge on cardholders' behalf. Any such ransaction. All goods and services subject to availability. See full terms of service at visasignatureconcierge.com.

the payment of any and all charges associated with any goods

services, reservations or bookings purchased or arranged by

Note: None

JOB SPECS:

## PRESENTING YOUR VISA SIGNATURE PERKS AND BENEFITS



- Lost Luggage Reimbursement Feel confider 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.
- Price Protection\*\* Shop with peace of mind knowing you can get the lowest price. If you buy an eligible item with your eligible Visa card and find it advertised for less within 60 days of purchase, you can be reimbursed for the difference.
- Auto Rental Collision Damage Waiver Receive coverage, at no additional cost, for damage due to collision or theft. Just charge your entire renta transaction to your eligible Visa Signature card and decline the rental company's collision damage waiver (or loss damage waiver).
- Trip Cancellation/Trip Interruption\*\* Sometimes trips get cut short or called off altogether because you, or an eligible family member, get sick or injured. When you use your Visa card, you can be reimbursed for the unused non-refundable portion of the common carrier (airline, bus, train, cruise ship) passenger fare.

For more details go to visa.com/signature

#### TRIP CANCELLATION AND INTERRUPTION

don't go as planned.

You've done a great job preparing for Your Trip. Your flights have nd You even rented a car so You can sightsee. But what if You have to cancel Your trip because of the death of an Immedia Family Member? What if the airline You booked Your fligh hrough declares bankruptcy? Fortunately Trip Cancellati and Interruption benefits are available to help You with these unforeseen circumstances that could disrupt Your travel plans

p Cancellation and Interruption benefits pay up to \$5,000 pe red Person for the non-refundable Common Carrier ticket(s) that You paid for with Your covered Account and/or rewards omestic Partner) and Your Dependent Children are eligible or coverage if You charge the entire cost of the Trip using Your rewards program associated with Your covered Account.

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

1 The death Accidental Bodily Injury disease or physical illness of ou or an Immediate Family Member of the Insured person; or 2. Default of the Common Carrier resulting from financial

The death, Accidental injury, disease or physical illness must be verified by a Physician and must prevent You from traveling on

Note: Common Carriers may issue a credit voucher for the value the unused ticket. A fee may be associated with changing ncelling the ticket. Reimbursement of fee may be eligible a e of Loss. Most Common Carrier credit vouchers ex e year. Proof of unused credit youcher can be submitted for mbursement after expiration. Payment will not exceed actual Non-Refundable amount paid by the Insured F Common Carrier passenger(s) fare(s), or up to \$5,000.

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

- No Trip Cancellation or Interruption benefits will be paid for Lo caused by or resulting from A Pre-existing Condition
- Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving
- Cosmetic surgery, unless such cosmetic surgery is rendere necessary as a result of a Loss covered under this policy The Insured Person or an Immediate Family Member being
- inder the influence of drugs (except those prescribed and use as directed by a Physician) or alcohol The Insured Person or an Immediate Family Member: a) traveling against the advice of a Physician; or b) traveling while on a vaiting list for specified medical treatment; or c) traveling for the surpose of obtaining medical treatment; or d) traveling in the
- hird trimester (seventh month or after) of pregnancy Suicide, attempted suicide, or intentionally self-inflicted injuries · Declared or undeclared war, but war does not include acts of
- An Insured Person's emotional traumal mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacteria or viral infection or bodily malfunctions, except physical illness or disease which prevent the **Insured Person** from traveling o Covered Trip. This Exclusion does not apply to Loss resulting om an Insured Person's bacterial infection caused by an Accident or from Accidental consumption of a substance

## How to file a Trip Cancellation or Interruption claim

Within twenty (20) days of the Trip Cancellation or interruption or as soon as reasonably possible. You must provide (written) claim e to the Plan Administrator. The Plan Administrator will ask claim forms. Failure to give notice within twenty (20) days will not invalidate or reduce any otherwise valid claim, if notice is given a soon as reasonably possible.

When the Plan Administrator receives notice of a claim, the Plan strator will send You forms for giving proof of Loss with en (15) days. If You do not receive the forms, You should send the Plan Administrator a written description of the Loss. swers to specific questions can be obtained by writing to the Plan Administrator. To make a claim, please contact the Plan

cbsi Card Benefit Services neck Avenue, Suite 309

#### Harrison, NY 10528 Please return Your completed and signed claim form and

- the documents listed below as soon as possible to the Plan Administrator: (showing the last four [4] digits of the Account number)
- confirming the Common Carrier ticket was purchased using the overed Account and/or rewards programs 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.
- Confirmation of the non-refundable amounts for the unused Common Carrier tickets and/or travel vouchers
- · Confirmation that the tickets were cancelled with the Common
- A copy of the travel itinerary showing the passenger names and
- Confirmation of the reason for the Trip Cancellation; (completed) attached physician statement, confirmation of death of ediate Family Member or documentation confirming any
- A copy of the cancellation or refund policies of the Common Carrier, Tour Operator or Travel Supplier

other cause of Loss)

#### Sometimes the unexpected happens and Your travel arrangements

As a cardholder, You, Your spouse (or Domestic Partner), and unmarried Dependent Children will be automatically insured up to one thousand dollars (\$1,000) for Accidental Loss of life, limb

Additional Travel Accident benefit

sight, speech, or hearing. This benefit applies while: I. Riding as a passenger in or entering or exiting any Commor

- 2. Riding as a passenger in, entering, or exiting any conveyance icensed to carry the public for a fee and while traveling to or from the airport: a. Immediately preceding the departure of a Common Carrier on
- which the Insured Person has purchased passage; and Immediately following the arrival of a Common Carrier on which the Insured Person was a passenger; or
- 3. At the airport, terminal or station, at the beginning or end of the Common Carrier Covered Trip.

#### nbers, sight of both eyes, speech and \$1,000.00 nearing or any combination thereof \$500.00 one eye, speech or hearing I Loss of the thumb and index \$250.00 finger of the same hand

above the knuckle joints of at least four (4) fingers on the same hand or at least three (3) fingers and the thumb on the same hand to a foot, complete severance through or above the ankle joint. The Company will consider it a Loss of hand or foot even if the fingers, thumb, or foot is later reattached. n order to be eligible for this additional coverage, the entire

cost of the Common Carrier passenger fare(s), less redeemable ificates, vouchers, or coupons, must be charged to You red Account and/or rewards programs associated wit Your covered Account during the policy period. If the purchas is not made prior to the Insured Person's arrival at the airport rage begins at the time the entire cost of the Common Carrier passenger fare is purchased.

nis travel accident benefit is provided to eligible cardholders. You nancial institution pays the cardholder's premium as a benefit of the card membership. The Loss must occur within one year of the Accident. The Company

will pay the single largest applicable Benefit Amount. In the event f multiple Accidental deaths per Account arising from any one accident, the Company's liability for all such Losses will be subjec to a maximum limit of insurance equal to two times the Benefit Amount for Loss of life. Benefits will be proportionately divided nong the Insured Persons up to the maximum limit of insurance The Loss of Life benefit will be paid to the Beneficiary designated be paid to the first surviving Beneficiary in the following order: a) Your spouse, b) Your Children, c) Your parents, d) Your brothers and sisters, e) Your estate. All other indemnities will be paid to You

#### The following exclusions apply to the Travel Accident benefit Loss caused by or resulting from:

 An Insured Person's emotional trauma, mental or physical llness, disease, normal pregnancy, normal childbirth or elective abortion, bacterial or viral infection, or bodily malfunctions. is exclusion does not apply to Loss resulting from an Insured Accidental consumption of a substance contaminated by

· Suicide, attempted suicide, or intentionally self-inflicted injuries

Declared or undeclared war, but war does not include acts of

aircraft while acting or training as a pilot or crew member (does not apply if You temporarily perform pilot or crew functions in a eatening emergency)

## How to file a Travel Accident benefit claim

thin twenty (20) days of the accident or as soon as reasonably ossible. You must provide (written) claim notice to the Plan trator. The Plan Administrator will ask You for some mation and send You the appropriate claim forms

Failure to give notice within twenty (20) days will not invalidate r reduce any otherwise valid claim, if notice is given as soon as

When the Plan Administrator receives notice of a claim, the Plan trator will send You forms for giving proof of Loss with fifteen (15) days. If You do not receive the forms, You should send the Plan Administrator a written description of the Loss. Answers to specific questions can be obtained by writing to the Plan Administrator. To make a claim, please contact the Plan

chsi Card Benefit Service ck Avenue, Suite 309

Harrison, NY 10528 Please return Your completed and signed claim form and the documents listed below as soon as possible to the Plan

- A copy of the police report
- A completed medical authorization form for each treating nedical facility
- Copy of the certificate of death, if applicable
- A copy of the travel itinerary
- A copy of the credit card statement reflecting the purchas verification of the cardholder's name and the first six digits of the credit card number

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

#### TRIP CANCELLATION AND INTERRUPTION (CONTINUED)

Or mail the completed and signed claim form and all required documents to:

Claim Benefit Services P.O. Box 459084 Sunrise, FL 3334

If You choose to mail Your documents, please send a copy of enefit Services is unable to return any submitted documents. You will be contacted by a claim adjuster if additional information

Accident or Accidental means a sudden, unforeseen, and nexpected event which: happens by chance; is independent of Ilness and disease and is the direct source of Loss Accidental Bodily Injury means Bodily Injury, which: 1) is ccidental: 2) is the direct cause of a Loss; and 3) occurs while the

nsured Person is insured under this policy, which is in force. Account means Your credit or debit card Accounts Benefit Amount means the Loss amount at the time the entire cost f the passenger fare is purchased with an eligible Account and/or vards programs associated with Your covered Account. Common Carrier means any licensed land, water or air yance operated by those whose occupation or business i

the transportation of persons or things without discrimination and

Covered Trip means travel on a Common Carrier when the entire ost of the passenger fare for such transportation, less redeemable Insured Person's covered card Account and/or rewards programs associated with Your covered Account issued by the Policyholder. Dependent Child or Children means those Children, including dopted Children and those Children placed for adoption, who imarily dependent upon the Insured Person for main and support, and who are: 1) under the age of nineteen (19), and reside with the Insured Person; 2) beyond the age of nineteen (19 anently mentally or physically challenged, and incapable of

support; or 3) under the age of twenty-five (25) and classified

as full-time students at an institution of higher learning. mestic Partner means a person who is registered as a Domestic Partner or legal equivalent under laws of the governing jurisdiction or who: 1) is at least 18 years of age and competent to enter into a 3) has exclusively lived with the Primary Insured Person for at east twelve (12) consecutive months. 4) is not legally married or arated: and 5) has with the Primary Insured Person at least two (2) of the following financial arrangements: a) a joint mortgage or lease; b) a joint bank account; c) joint title to or ownership of a notor vehicle or status a joint lessee on a motor vehicle lease; or

ildren or stepchildren; 3) legal guardians or wards; 4) sibling or siblings-in-law; 5) parents or parents-in-law; 6) grandpare randchildren: 7) aunts or uncles: 8) nieces and nephew mediate Family Member also means a Spouse's or Domesti Partner's children, including adopted children or step children; legal guardians or wards: siblings or siblings-in-law: parents or parent n-law; grandparents or grandchildren; aunts or uncles; nieces or

Immediate Family Member means the Insured Person's: 1)

nsured Person means the individual or entity to whom the Policyholder has issued an Account, as well as authorized users of the Account registered with the Policyholder, Insured Person means the Insured Person's Spouse or Domestic Partner and

### Member means hand or foot.

Pre-existing Condition means Accidental Bodily Injury, disease he Insured Person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase dat

It is important for most buyers to get the best deal when ourchasing a new item, however it can be irritating when Yo discover that the same item You recently purchased is being dvertised for less than what You paid for

With Price Protection, if You buy an eligible item with Your covered account and/or rewards program associated with Your covered account in the United States and see the identical eligible item ociated with Your covered available for less in another retail store's printed Advertiseme non-auction Internet Advertisement within sixty (60) days of

> \$1,000 per item and up to \$4,000 a year. ou are eligible for this benefit if You are a valid cardholder of an eligible U.S. issued card and You charge either a portion or the entire purchase price of the eligible item to Your Account or ewards program earned on Your covered Account toward the urchase. You will only be reimbursed up to the amount charged

to Your Account or the program limit. ce Protection is secondary to and in excess of store policies offering a lowest-price guarantee or any other form of refund for price differences. Only items Advertised by authorized lealers in the United States apply. Price differenc manufacturing and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection

## How does it work?

I. Use Your eligible Account and/or rewards program associat with Your covered Account to purchase the eligible item. Be sure to save all original receipts; both Your Account paperwork and

- 2 If You see the identical product by the same manufacture ertised in print for a lower retail price within sixty (60) days of Your purchase, keep the original printed Advertisement and make sure the Advertisement includes · A description of the item that is identical to the one You
- The sale price

reatment. The taking of prescription drugs or medication for period will not be considered to be a manifestation of illness or Trip Cancellation means the cancellation of Common Carrier trave Covered Trip on or before the Covered Trip departure.

Trip Interruption means the Insured Person's Covered Trip

arture or after the Covered Trip departure. You or Yours means an Insured Person who purchase their trip to overed Account and/or rewards programs associated with the Insured Person's covered Account.

of a Scheduled Airline passenger fare(s). Disease or illness has

manifested itself when either: 1) medical care or treatment has been given; or 2) there exists symptoms which would cause a

easonably prudent person to seek medical diagnosis, care or

ngements when the Insured Person is prevented from traveling

d either on the way to the Covered Trip point o

#### Additional provisions for Trip Cancellation and Interruption As a handy reference guide, please read this and keep it in a safe

- ace with Your other insurance documents This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of nsurance while in effect. Complete provisions pertaining
- with the Policyholder: BNY Midwest Trust Company as trustee of the Chubb Financial Institution Group Insurance Trust for the ount of participating financial institutions. Policy #: 6478-0
- Signed or pinned transactions are covered as long as You use our 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 ou 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 ding claims will be accurate and complete. Any and all vant provisions shall be void in any case of fraud, intentional oncealment, 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 lega may be brought against the Provider unless all the term 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 its may be modified by subsequent endorsement Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement insert statement messages or electronic notification. The benefits described in this Guide will not apply to cardholders whose accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits cardholders, and if they do, they will notify You at least thirty (30) days in advance Federal Insurance Company ("Provider") is its administration and claims. The Plan Administrator provides services on behalf of the Provider.
- After the Plan Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim wi be transferred to the Plan Administrator to the extent of the payment made to You. You must give the Plan Administrator all ance 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 #TRCAN - 2017 (04/17)

# PRICE PROTECTION

A sale date(s) effective within sixty (60) days of the Date of

# What is not covered?

- Internet Auction Advertisements including but not limited to sites such as eBay, Ubid, Yahoo and public or private live auction
- ertisements of cash-only sales, close-out sales, flea markets fire sales, going-out-of-business sales, limited-quantity promotions or liquidation sales.
- rtisements of sales of seasonal or discontinued items including, but not limited to, holiday decorations. Animals and living plants
- . Boats, automobiles, and any other motorized vehicles and their
- Cell phone service agreements and cell phone contracts. tems purchased for resale, professional, or commercial use
- Jewelry, antiques, and collectible items, rare or one-of-a-kind tems, special order items, custom items, or tailored items Manufacturer and/or merchant rebates
- shables, services, consumables, and limited-life items including, but not limited to, rechargeable batteries. Real estate and items which are intended to become part of rea estate including, but not limited to, items that are hard-wired or
- hard-plumbed, garage doors, garage door openers, and ceiling Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments.
- Items purchased outside of the United States. Items that are previously owned, sold "as is," and/or refurbished How to file a Price Protection claim

. Notify the Benefit Administrator within ten (10) days of the printed Advertisement showing Your product at a lower price at

#### PRICE PROTECTION (CONTINUED)

1-800-553-7520, or outside the U.S. call collect at 1-303-967-1096. The Benefit Administrator will answer any

questions You may have and send You a claim form. 2 Return the claim form and the requested documentation below twenty (20) days of contacting the Benefit Adn Send all information to the address provided by the Benefit

#### Please submit the following documents: The completed signed claim form

Administrator to substantiate the claim

• The original itemized sales receipt for Your purchase or original acking slip in the case of mail order purchase A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the

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

Nashville, TN 37222

 The original printed Advertisement or print out from a nor ncealment, or misrepresentation of material fact. auction Internet site showing the item with its sale date and/ or date of the Advertisement, lower Advertised price, and dvertising store name to: PO Box 110889

EXTENDED WARRANTY PROTECTION

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

Definitions Account means Your credit or debit card Accounts

**Advertised** or **Advertisements** means an Advertisement printed in a newspaper, journal, magazine, or flyer or items Advertised o a non-Auction internet site, distributed in the United States to the neral public and placed by a manufacturer or authorized deale must provide information stating the same manufacturer and model number of the item purchased. Advertisements that are cut down or altered in any way will not be accepted; therefor ny Advertisements, catalogs, etc. must be submitted in who with date verification. The only exception is Advertisements in agazines and newspapers. In these cases, it's not necessary t bmit the whole publication; only the whole page or pages in which the Advertisement appears, with the date and name of the publication, is required. Advertisements posted on the Internet by a non-Auction Internet merchant with a valid tax identific number, are also eligible. The advertisement must provide information stating the same manufacturer and model number of the item purchased. The printed version of the non-Auction address and customer service telephone number, as well as the item, including manufacturer, model number, sale price, and dat

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 provides You with valuable features

arranty Registration and Extended Protection. You are eligible for

nited States and You purchase either a portion or the entire cos

of the item using Your Account and/or rewards program associated

that help You manage, use and extend the warranties for eligible

program associated with Your covered Account. Services include

is benefit if You are a cardholder of an eligible card issued

xtended Warranty Protection can help.

Here's how Warranty Registration works

/hen You purchase an eligible item that carries a

anufacturer's warranty, You can register Your purc

calling 1-800-397-9010 or call collect outside the U.S. at

If You choose *not* to register Your item, be sure to keep You

-303-967-1093. You can also register Your purchase online

The Benefit Administrator will tell You where to send Your item's

onthly billing statement reflecting the purchase, the itemized

sales receipt, the original manufacturer's written U.S. warranty a

any additional warranty in a safe place. These documents will be

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 combin

otal of six (6) months of coverage, and a warranty for six (6)

nonths would be provided with an additional six (6) months

coverage for a combined total of twelve (12) months of coverage

wever, if the manufacturer's warranty is for three (3) years

ould only be extended one (1) additional year for a combined

his 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

he benefit covers purchases made both inside and outside th

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

sales receipt and warranty information, so they can be kept on file

vith Your covered Account

www.cardbenefitservices.com.

required to verify Your claim.

Here's how Extended Protection works

total of four (4) years of coverage.

\$50,000.00) per cardholder.

varranty, or an assembler warranty.

should You need them.

Date of Purchase means the date You paid for and received the tem, or the date of delivery and personal acceptance of the iten

Fligible Person means a cardholder who pays for their purchase associated with their covered Account.

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

#### Additional provisions for Price Protection

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction You shall do all things reasonable to avoid or diminish any los
- plied 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 representation egarding claims will be accurate and complete. Any and all elevant provisions shall be void in any case of fraud, intentional

of the Guide to Benefits have been complied with fully.

- 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 leg ction may be brought against the Provider unless all the terms
- s benefit is provided to eligible cardholders at no additiona ost. 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 a additional Guide to Benefits mailings, statement inser statement messages or electronic notification. The benefits lescribed in this Guide to Benefits will not apply to cardholder
- Termination dates may vary by financial institutions. You ocial institution can cancel or non-renew the benefits for dholders, and if they do, they will notify You at least thirt (30) days in advance. Indemnity Insurance Company of Nort America ("Provider") is the underwriter of these benefits and nistrator 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 be transferred to the Benefit Administrator to the extent of the ment made to You. You must give the Benefit Adminis and remedies.

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

Boats, automobiles, aircraft, and any other motorized vehicles

and their motors, equipment, or accessories, including trailers

nd other items that can be towed by or attached to any

Any costs other than those specifically covered under the term

of the original manufacturer's written U.S. repair warranty, as

Items purchased for resale, professional, or commercial use

supplied by the original manufacturer, or other eligible warranty

Real estate and items which are intended to become part of real

estate including, but not limited to, items that are hard-wired of

hard-plumbed, garage doors, garage door openers, and ceiling

Used or pre-owned items (Refurbished items will be covered a

long as it has a warranty with it and would not be considere

To file a claim, call the Benefit Administrator at 1-800-397-9010

er the failure of Your covered item. Please note if You do not

notify the Benefit Administrator within sixty (60) days of product

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

arranty when You purchased Your item, this benefit will be

emental to, and in excess of, that coverage.

I out and sign the claim form the Benefit Administrator

· A copy of Your monthly billing statement (showing the las

program associated with Your covered Account

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

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

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

documentation as to additional currency, voucher, points or any

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

hase was made on Your eligible Account and/or rewards

or call collect outside the U.S. at 1-303-967-1093, in

The Benefit Administrator will request preliminary claim

What Extended Protection does not cover

motorized vehicle

· Rented or leased items

Computer software

Medical equipment

used or pre-owned.)

substantiate their claim

Filing an Extended Protection claim

failure, Your claim may be denied.

What You must submit to file a claim

other payment method utilized

any other applicable warranty

A copy of the itemized sales receipt

ailure, along with the following documents

sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims. FORM #PRICEPROT - 2017 (04/17)

#### 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 of the Guide to Benefits have been complied with fully.

## EXTENDED WARRANTY PROTECTION (CONTINUED) A description of the item and its serial number, and any other

- documentation deemed necessary to substantiate Your clain his includes bills and, if necessary, a copy of the maintenance record and receipts
- 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 s of the benefit, Your item will be replaced or repaired at the Benefit Administrator's discretion, but for no more than Your credit card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000,00) per claim, and a naximum of fifty thousand dollars (\$50,000,00) per cardholde will only be reimbursed up to the amount charged to Your Account or the program limit, whichever is less.

ive (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

nable repairs made at the manufacturer's authorized repair facility are covered. In either case, the Benefit Admini or repair made in good faith will fulfill the obligation under this

## Account means Your credit or debit card Accounts.

their eligible Account and/or rewards program associated with

Eligible Person means a cardholder who pays for their purchas You or Your means an Eligible Person who purchase their item to

## Additional provisions for Extended Protection

their covered Account

language barriers.

responsibility.

24 hours a day, 365 days a year.

- · Signed or pinned transactions are covered as long as You use eligible card to secure the transaction. You shall do all things reasonable to avoid or diminish any loss ered 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 ct, no coverage shall exist for such claim, and Your benef may be cancelled. Each cardholder agrees that representations egarding claims will be accurate and complete. Any and all sions shall be void in any case of fraud, intentional

# Real Property lies

 This benefit is provided to eligible cardholders at no additional its may be modified by subsequent endorsement Modifications to the terms and conditions may be provided ia additional Guide to Benefits mailings, statement insert scribed in this Guide will not apply to cardholders whose accounts have been suspended or cancelled. nation dates may vary by financial institutions. You

financial institution can cancel or non-renew the benefits for

- dholders, and if they do, they will notify You at least thirt America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefi rator provides services on behalf of the Provid After the Benefit Administrator has paid Your claim, all Your ind remedies against any party in respect of this claim wi
- 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 #EWP 10K-50K-3YR - 2017 (04/17)

payment made to You. You must give the Benefit Administrate

# WM-S

help You in case of an emergency while You are traveling away from home. The Benefit Administrator can connect You with the properly handled. All costs are Your responsibility. appropriate local emergency and assistance resources available ergency Transportation Assistance - can help You make a Please note that due to occasional issues such as distance. location, or time, neither the Benefit Administrator nor its service

Your responsibility.

TRAVEL AND EMERGENCY ASSISTANCE SERVICES

#### esults 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?

ou, 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

Travel and Emergency Assistance Services are made available to

Emergencies can escalate quickly when You are traveling away

from home. Something that is relatively straight forward wher

can be a difficult task when You are dealing with local laws or

Travel and Emergency Assistance Services are made available to

providers can be responsible for the availability, use, cost, or

You are not traveling, like replacing prescription medicatio

goods provided. To use the services, simply call the toll-free, 24-hour Benefi Administrator line at 1-800-397-9010. If You are outside the United States, call collect at 1-303-967-1093

medical, legal, transportation, cash advance, or other services of

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

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

• Legal Referral Assistance - can arrange contact with Englishspeaking attorneys and U.S. embassies and consulates if You'r etained by local authorities, have a car accident, or need ssistance. In addition, the Benefit Administrator ordinate bail payment from Your personal account. The Benefit istrator can also follow up to make sure bail has been

the necessary arrangements for emergency transportation hom the nearest medical facility. This includes arranging to bring Your Young children home and helping You stay in contact wit nbers or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to natriate the remains. All costs are Your responsibility.

• Emergency Ticket Replacement - helps You through Your 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

home or elsewhere. All costs are Your responsibility.

• Pre-Trip Assistance - can give You information on Your

r checked luggage. You are responsible for the cost of any replacement items shipped to You. Emergency Translation Services - provides telephone assistance in all major languages and helps find local interpreters, if vailable, when You need more extensive assistance. All costs are

non Carrier's claim procedures or can arrange shipment

of replacement items if an airline or Common Carrier loses

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

ation before You leave such as ATM locations, current

exchange rates, weather reports, health precautions, necessary

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

Common Carrier means any mode of transportation by land. water or air operating for hire under a license to carry passengers for

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

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

not limited to, war, invasion, rebellion, insurrection, or terrorist

Vehicles that do not meet the definition of covered vehicles

• Rental periods that either exceed, or are intended to exceed,

thirty-one (31) days outside Your country of residence

• Theft or damage as a result of the authorized driver's and/

accident, or Your Rental Vehicle has been stolen, imme

Il the Benefit Administrator at 1-800-397-9010 to report the

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

eaving the car running and unattended

cardholder's lack of reasonable care in protecting the Rental

Vehicle before and/or after damage or theft occurs (for example

within three hundred and sixty-five (365) days

fteen (15) consecutive days, within Your country of residence, o

cluding, but not limited to, "diminished value

Confiscation by authorities

Leases and mini leases

TRAVEL AND EMERGENCY ASSISTANCE SERVICES (CONTINUED)

Auto Rental Collision Damage Waiver reimburses You for damage caused by theft or collision — up to the Actual Cash Value of most rented cars. Auto Rental Collision Damage Waiver covers no other type of loss. For example, in the event of a collision involving Yo nted 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-or onsecutive days outside it, are both covered (Longer rental periods, however, are **not** covered.).

imary car renter and any additional drivers permitted by th

How Auto Rental Collision Damage Waiver works with other

company, administrative fees and reasonable and c 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

with any unreimbursed portion of administrative and loss-of-use ring charges while the car was Your responsibility If You *do not* have personal automobile insurance or any other rance, the benefit reimburses You for covered theft, dam or administrative and loss-of-use charges imposed by the renta

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 covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable owing charges that occur while You are responsible for the

# How to use Auto Rental Collision Damage Waiver

Your benefit. If the rental company insists that their insurance or collision damage waiver, call the Benefit

#### United States, call collect at 1-303-967-1093. Before You leave the lot, be sure to check the car for any prior

 Theft or damage for which all required documentation has not company reassumes control of their vehicle. after the date of the incident • Theft or damage from rental transactions that originated in Israe Jamaica, the Republic of Ireland, or Northern Ireland \*Not applicable to residents in certain states

#### is Your responsibility as a cardholder to make every effort to protect Your Rental Vehicle from damage or theft. If You have an

Filing a claim

ransportation vehicles (seating up to nine (9) people, including If You have questions about a specific vehicle's coverage or organization where the vehicle is being <u>reserved</u>, call the Benefit Administrator at 1-800-397-9010, or call collect outside the

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

#### United States at 1-303-967-1093. Related instances & losses not covered

Vehicles 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

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to suspended or cancelled.

FORM #TEAS - 2017 (Stand 04/17)

### AUTO RENTAL COLLISION DAMAGE WAIVER

a rented car. But accidents do happen, and vehicles do get stole No matter what happens to Your rental car, You can be covered with Auto Rental Collision Damage Waiver.

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 initiat and complete Your entire car rental transaction. Only You as the

#### ary of anyone, or damage to anything, inside or outside the Rental Vehicle Auto Rental Collision Damage Waiver covers theft, damage, valid Loss or theft of personal belongings Personal liability

• The cost of any insurance, or collision damage waiver, offered by that covers theft or damage, this benefit reimburses You for the deductible portion of Your car insurance or other insurance, along Depreciation of the Rental Vehicle caused by the incident charges imposed by the car rental company, as well as reasonable 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 company, as well as reasonable towing charges that occur while · Wear and tear, gradual deterioration, or mechanical breakdow • 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

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 lar provision, as accepting this coverage will cancel out

# Administrator for assistance at 1-800-397-9010. Outside the

 Theft or damage reported more than forty-five (45) days\* after Theft or damage for which a claim form has not been received vithin ninety (90) days\* from the date of the incident This benefit is in effect during the time the rental car is in Your (or

This benefit is available in the United States and most for 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 individual merchants. Because regulations vary outside the United States, check with Your auto rental company and the Benefit

#### ninistrator before You travel, to be sure that Auto Rental Collision Damage Waiver will apply.

ncident, regardless of whether Your liability Certain vehicles are **not** covered by this benefit, they consist of: Outside the United States, call collect at 1-303-967-1093. expensive, exotic, and antique cars; cargo vans; certain vans; vehicles with an open cargo bed; trucks; motorcycles; mopeds; ou should report the theft or damage as soon as possible but no later than forty-five (45) days from the date of the incident. motorbikes; limousines; and recreational vehicles. The Benefit Administrator reserves the right to deny any claim Examples of expensive or exotic cars are the Alfa Romeo, Aston containing charges that would not have been included, if Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus Maserati, Maybach, McLaren, Porsche, Rolls Royce, and Tesla wever, selected models of Audi, BMW, Mercedesimmediately after an incident. Reporting to any other person will Cadillac, Infiniti, Land Rover, Lexus, Lincoln, and Range Rover are not fulfill this obligation

## Vehicle, ask Your car rental company for the following document A copy of the accident report form • A copy of the initial and final auto rental agreements (front and

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

A police report, if obtainable

What You must submit to file a claim

nsible for and any amounts that have been paid to

• A copy of the repair estimate and itemized repair bill

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

\*\* Certain restrictions, limitations, and exclusions apply