This benefit is limited to no more than the original price of the purchased item (as shown on Your credit card receipt), less shipping and handling fees, up to a maximum of ten thousan dollars (\$10,000) per claim, and fifty thousand dollars (\$50,000 ner 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

### What Extended Protection does not cover

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

- · Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other
- eligible warranty Items purchased for resale, professional, or commercial use
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Rented or leased items
- Computer software · Medical equipment
- · Used or pre-owned items (Refurbished items will be covered as long as they have a warranty with them and would not be onsidered used or pre-owned )
- · Losses caused by or resulting from a Cyber Incident Filing an Extended Protection claim

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

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

computer or device connected to it, which enable the compute

Account means Your credit or debit card Accounts. Computer Programs means a set of related electronic instructions which direct the operations and functions of a

or device to receive, process, store, retrieve or send data. Cyber Incident means any of the following acts:

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

- alteration, corruption, damage, reduction in functionality. manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or Covered Purchase; transmission or introduction of a computer virus or harmful
- Data or Covered Purchase: restriction or inhibition of access to or directed against Your Digital Data or Covered Purchase:

· computer errors, including human operating error or omission; with their covered Account. dditional Provisions for Extended Protection

power failure, surge, or diminution of electronic systems; or nistakes in legitimate electronic code or damage from code installed on a Covered Purchase during the manufacturing

supplemental to, and in excess of, that coverage.

Fill out and sign the claim form the Benefit Administrator sent

A copy of Your monthly billing statement (showing the last

rogram associated with Your covered Account

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

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

If more than one method of payment was used, please provid-

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

documentation deemed necessary to substantiate Your claim (thi

includes bills and, if necessary, a copy of the maintenance record

The original repair estimate or repair bill, indicating cause of failure

Any other documentation deemed necessary by the Benefit

All claims must be fully substantiated. For faster filing or to

learn more about Extended Warranty Protection, visit

If You have substantiated Your claim and met the terms and

at the Benefit Administrator's discretion, but for no more the

conditions of the benefit. Your item will be replaced or repaired

the original purchase price of the covered item, as recorded on

our credit card receipt, less shipping and handling fees, up to

mum of fifty thousand dollars (\$50,000) per cardholder. You

will only be reimbursed up to the amount charged to Your Account

Under normal circumstances, reimbursement will occur within five (5

usiness days of the receipt and approval of all required documents.

repair facility and file a claim for reimbursement. Only valid and

ble repairs made at the manufacturer's authorized repair

If Your item is to be repaired, You may go to an authorized

In either case, the Benefit Administrator's paymen

eplacement, or repair made in good faith will fulfill the

maximum of ten thousand dollars (\$10,000) per claim, and a

documentation as to additional currency, voucher, points or

A description of the item and its serial number, and any other

chase was made using Your eligible Account and/or reward

What You must submit to file a claim

any other payment method utilized

A copy of the itemized sales receipt

Administrator to substantiate the claim

any other applicable warranty

www.cardbenefitservices.com

or the program limit, whichever is less.

facility are covered

obligation under this benefit.

failure, along with the following documents:

process, upgrade process, or normal maintenance. Digital Data means information, concepts, knowledge, facts nages, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Covered Purchase to store information process information, and transmit information over the Internet.

ment messages or electronic notification. The benefits

described in this Guide will not apply to cardholders whose

ancial institution can cancel or non-renew the benefits for

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

solely responsible for its administration and claims. The Benefil

Administrator provides services on behalf of the Provider.

After the Benefit Administrator has paid Your claim, all Your

laim will be transferred to the Benefit Administrator to the

extent of the payment made to You. You must give the Benefit

dministrator all assistance as may reasonably be required t

ghts and remedies against any party in respect of this

ardholders, and if they do, they will notify You at least thirty

(30) days in advance, Indemnity Insurance Company of North

Termination dates may vary by financial institution. Your

code, including ransomware, to or directed against Your Digital **Eligible Person** means a cardholder who pays for their ourchase by using their eligible Account and/or rewards rogram associated with their covered Account.

You or Your means an Eligible Person who purchases their item using their eligible Account and/or rewards program associated

Accounts have been suspended or cancelled.

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

 You shall do all things reasonable to avoid or diminis any loss covered by this benefit. This provision will not be inreasonably applied to avoid claims

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

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

Modifications to the terms and conditions may be provided

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

This benefit does not apply to the extent that trade or conomic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the · This benefit is provided to eligible cardholders at no additiona payment of claims. cost. The terms and conditions contained in this Guide to enefits may be modified by subsequent endorsements.

secure all rights and remedies.

or more information about the benefit described in this guide, call the Benefit Administrator at 1-800-551-8472 o via additional Guide to Benefits mailings, statement inserts call collect outside the U.S. at 1-303-967-1096.

### If You received or purchased a service contract or an extended **Purchase Security** warranty when You purchased Your item, this benefit will be

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

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

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

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

At the Benefit Administrator's discretion, this benefit replaces repairs, or reimburses You, up to the total purchase price of Your item for a maximum of five hundred dollars (\$500) per claim and fifty thousand dollars (\$50,000) per cardholder, in the event of theft, damage due to fire, vandalism or accidentally discharged water or certain weather conditions.

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

What Purchase Security covers Eligible items of personal property purchased with Your card and/ vards program associated with Your covered Account are covered for damage due to:

- · Fire, smoke, lightning, explosion, riot, or vandalism
- Windstorm, hail, rain, sleet, or snow Aircraft spacecraft or other vehicles
- Accidental discharge of water or steam from household plumbing
- Sudden accidental damage from electric current Theft (except from cars or motorized vehicles)
- Purchases made outside the United States are also covered as

ormation, answer Your questions and send You a and amount to either replace or repair the item

> any other), You are required to file a claim with Your insur company and to submit a copy of any claim settlement from Your provides coverage on an "excess" coverage basis meaning it does not duplicate coverage, but pays for a loss only after valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance

cover the loss up to the amount charged to Your eligible Account, subject to the terms, exclusions, and limits of liability of the benefit This benefit also pays for the outstanding deductible portion of ur insurance or indemnity for eligible claims. The maximum total limit of liability is up to five hundred dollars (\$500) per clair occurrence and fifty thousand dollars (\$50,000) per cardholder.

proportionate part of an aggregate purchase price of such pair or set.

www.cardbenefitservices.com. Gift recipients may file their own claims if they have the necessary

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

### long as You purchased the item with Your covered Account and/or rewards program associated with Your covered Account. What Purchase Security does not cover

- Animals and living plants
- · Antiques or collectible items Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items towable or attachable to any motorized vehicle
- Broken items, unless the result of a covered occurrence Computer software
- Items damaged as a result of weather other than lightning, wind,
- hail, rain, sleet, or snow Items purchased for resale, either professional or commercial use
- Items stolen from cars or other vehicles or common carriers Items that are lost, or that "mysteriously disappear," meaning hey vanished in an unexplained manner, with no evidence of
- wrongdoing by one person or several tems under the control and care of a common carrier (including
- 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 nvasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal); normal wear and tear; flood, earthquake, radioactive contamination amage from inherent product defects
- Theft or damage from misdelivery, or voluntarily parting with property · Medical equipment Perishable or consumable items, including cosmetics, perfumes,
- rechargeable batteries, among others Real estate and items intended for real estate, including hardvired 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 instruments
- Items used or pre-owned (Refurbished items will not be considered used or pre-owned as long accompanied by a warranty)
- · Losses caused by or resulting from a Cyber Incident

## Filing a Purchase Security Claim

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

If You have insurance (homeowner's, renter's, car, employer or insurance company along with Your claim form. Purchase Security policies) has been exhausted. At that point, Purchase Security will

ou will receive no more than the purchase price as recorded on the eligible card receipt.

When a protected item is part of a pair or set, You will receive no more than the value (as described above) of the particular part or parts, stolen or damaged, regardless of any special value that item may have as part of such a pair or set, and no more than the For faster filing, or to learn more about Purchase Security, visit

substantiating documents.

## Please submit the following documents:

- 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 using 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 damage to the claimed item (if applicable)
- Copy of the police report (made within forty-eight [48] hours of he occurrence in the case of theft) fire report or incident report to substantiate the loss. If the loss was not reported, please rovide 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 n some cases of damage. You will be asked to send, at Your xpense, the damaged item along with Your claim in order to substantiate the claim, so make sure to keep the damaged item in

Please note: Your maximum recovery under the Purchase Security 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 Administrator will resolve Your claim in one of two ways

· 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

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

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

Cyber Incident means any of the following acts:

You may receive payment to replace Your item, an amount not nore than the original purchase price, less shipping and handling charges, up to five hundred dollars (\$500) per claim and fifty housand dollars (\$50,000) 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 nent will take place within five (5) business days.

- Within sixty (60) days of the date of the damage or theft notify. the Benefit Administrator at 1-866-894-8569 or outside the U.S. call collect at 1-303-967-1096. The Benefit Administrator will ask You some preliminary guestions and send You the appropriate claim form. Please note, if You do not notify the Benefit Administrator within sixt (60) days after the damage or theft, Your claim may be denied.
- Return the completed, signed claim form and the requested documentation below within ninety (90) days of the date of

Please submit the following documents:

The completed signed claim form

A copy of Your cellular wireless service provider billing statement

· An itemized repair estimate from an authorized cell phone repair facility The damaged cell phone, for evaluation of its damage · An itemized store receipt for the replacement cell phone Documentation (if available) of any other claim settlement such as Your cellular

the eligible card.

uspended or cancelled. ermination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty 30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is Administrator provides services on behalf of the Provider.

electronic notification. The benefits described in this Guide to

Benefits will not apply to cardholders whose Accounts have been

sounds, instructions, or Computer Programs stored as or on, created

repositories of computer software which are used with electronically

Covered Purchase to store information, process information, and

Eligible Person means a cardholder who pays for their purchase b

using their eligible Account and/or rewards program associated with

You or Your means an Eligible Person who used their eligible Account

to purchase the item and/or rewards program associated with their

ransmit information over the Internet.

their covered Account.

strolled equipment. Digital Data shall include the capacity of a

systems and applications software), on hard or floppy disks, CD-

ROMs, tapes, drives, cells, data processing devices or any other

manipulation, misappropriation, theft, deletion, erasure, loss of use or used on, or transmitted to or from computer software (including

- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies. This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of
- nsurance, including, but not limited to, the payment of claims. For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-553-4820, or call collect outside the U.S. at 1-303-967-1096.

## Cellular Telephone Protection

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

alteration, corruption, damage, reduction in functionality,

or destruction of Your Digital Data or Covered Purchase;

Data or Covered Purchase

applied to avoid claims.

ungrade process or normal maintenance

eligible Account to secure the transaction.

transmission or introduction of a computer virus or harmful code

including ransomware, to or directed against Your Digital Data or

computer errors, including human operating error or omission;

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

mistakes in legitimate electronic code or damage from code

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

restriction or inhibition of access to or directed against Your Digital

installed on a Covered Purchase during the manufacturing process

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

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

covered by this benefit. This provision will not be unreasonably

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

respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations

rding claims will be accurate and complete. Any and all

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

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

(2) years after the time for giving Proof of Loss. Further, no legal

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

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

may be modified by subsequent endorsements. Modifications to

the terms and conditions may be provided via additional Guide

to Benefits mailings, statement inserts, statement messages or

This benefit is provided to eligible cardholders at no additional

legal action against the Provider may be brought more than two

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

concealment, or misrepresentation of material fact.

the Guide to Benefits have been complied with fully.

Additional Provisions for Purchase Security

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

## What is covered?

This benefit is supplemental coverage which means that it will reimburse You for theft of, damage to or involuntary and accidental parting of Your cell phone not otherwise covered by another insurance policy (for example, cell phone insurance programs, or Your homeowner's, renter's, automobile, or employer's insurance policies

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

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

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

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

## When does it apply?

Cellular Telephone Protection applies when You make Your monthly cellular wireless phone bill payment with Your eligible card. Coverage begins the first day of the calendar month following a payment of the

If You fail to make a cellular wireless phone bill payment in a particular month, Your coverage will be suspended. Coverage will resume on the wireless phone bill payment made with the eligible card. If Your cell phone is stolen as a result of criminal activity. You must file a police report within forty-eight (48) hours of the event.

### What is not covered? This benefit will not provide reimbursement for the following:

- Cell phone accessories other than standard battery and/or standard antenna provided by the manufacturer Cell phones purchased for resale, professional, or commercial use · Cell phones that are lost or "mysteriously disappear," meaning
- that the phone vanished in an unexplained manner without evidence of a wrongful act by a person or persons Cell phones under the care and control of a common carrier (including, but not limited to, the U.S. Postal Service, airplanes, or
- Cell phones stolen from baggage unless hand-carried and under
- Your personal supervision, or under supervision of Your traveling · Cell phones which have been rented, borrowed or are part of pre-
- paid or "pay as you go" type plans Cosmetic damage to the cell phone or damage that does not
- impact the cell phone's capabilities and functionalities Damage or theft resulting from abuse, intentional acts, fraud,
- hostilities of any kind (including, but not limited to, war, invasion ebellion, or insurrection), confiscation by the authorities, risk of contraband, illegal activities, normal wear and tear, flood. earthquake, radioactive contamination, or damage from inherent product defects
- Damage or theft resulting from misdelivery or voluntary parting with the cell phone
- Taxes, delivery and transportation charges, and any fees associated with the cellular wireless service provide · Losses caused by or resulting from a Cyber Incident

## ling a Cellular Telephone Protection Claim the damage or theft to the address provided by the Benefit

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

was made the month prior to the date of damage or theft and has been paid with the time, place, cause, and purchase price of the cell phone.

If the cell phone is damaged, do not discard it until the claim has been fully If Your cellular wireless service provider's hilling statement doesn't show payment with the eligible card, a copy of Your card monthly billing statement that

mit information over the Internet.

wireless phone bill to their covered card.

suspended or cancelled.

lely responsible for its admir

limited to, the payment of claims.

provides services on behalf of the Provider.

replacement or repair cost; or

How will I be reimbursed Depending on the nature and circumstances of Your claim, the Benefit

strator may choose to repair or replace Your cell phone or reimburse You

• Up to \$200 after the fifty dollar (\$50) deductible has been applied to the

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

Eligible Cellular Wireless Telephones are the lines listed on your most recen-

ellular wireless service provider's ("cell phone provider") monthly billing

Guide to Benefits will not apply to cardholders whose Accounts have been

Termination dates may vary by financial institution. Your financial institution

After the Benefit Administrator has paid Your claim, all Your rights and remedie:

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

istrator to the extent of the payment made to You. You must give the Benefit

rgainst any party in respect of this claim will be transferred to the Benefit

notify You at least thirty (30) days in advance. Indemnity Insurance Com

of North America ("Provider") is the underwriter of these benefits and is

can cancel or non-renew the benefits for cardholders, and if they do, they will

ration and claims. The Benefit Administrate

atement for the billing cycle prior to when the incident occurred

If Your cell phone is repairable. You will receive an amount as determined by the diagnostic to repair the cell phone less Your fifty dollar (\$50) deductible Under normal circumstances, reimbursement will take place within ten (10) usiness days of receipt and approval of Your claim form and all necessary Any other documentation deemed necessary, in the Benefits Administrator's sole

Computer Programs means a set of related electronic instructions which direct code or damage from code installed on an Eligible Wireless Cellular Telephone ations and functions of a computer or device connected to it, which during the manufacturing process, upgrade process, or normal maintenance enable the computer or device to receive, process, store, retrieve or send data. Digital Data means information, concepts, knowledge, facts, images, sounds Cyber Incident means any of the following acts: ctions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications unauthorized access to or use of Your Digital Data or an Eligible Wireless Cellular are), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing

- levices or any other repositories of computer software which are used with alteration, corruption, damage, reduction in functionality, manipulation ronically controlled equipment. Digital Data shall include the capacity of an sappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Eligible Wireless Cellular Telephone to store information, process information, and
- transmission or introduction of a computer virus or harmful code, including ransomware, to or directed against Your Digital Data or an Eligible Wireless Cellula · restriction or inhibition of access to or directed against Your Digital Data or an Eligible
- Wireless Cellular Telephone computer errors, including human operating error or omission; power failure.

sponds with the above cellular wireless phone monthly billing statement

· A copy of the device summary page from Your cellular wireless phone bill or other

If the claim is due to theft or criminal action, a copy of the police report filed

Based on the details of the claim, the Benefits Administrator may request

wireless provider or manufacturer's insurance settlement (if applicable)

within forty-eight (48) hours of the event

Data or an Eligible Wireless Cellular Telephone:

additional verification including:

sufficient proof of the claimed cell phone model linked to Your cell phone account

surge, or diminution of electronic systems; or mistakes in legitimate electronic

### dditional Provisions for Cellular Telepho be provided via additional Guide to Benefits mailings, statement inserts • Signed or pinned transactions are covered as long as You use Your eligible account to secure the transaction. ent messages or electronic notification. The benefits described in this

- You shall do all things reasonable to avoid or diminish any loss covered by this penefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, ional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provide
- unless all the terms of the Guide to Benefits have been complied with fully. • This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may

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

and remedies.

# YOUR GUIDE TO CARD BENEFITS

# Visa<sup>‡</sup> Signature Package

## Travel and Emergency Assistance Services

## Benefit Information

Emergencies can escalate quickly when You are traveling away from home. Something that is relatively straightforward when You are not traveling, like replacing prescription medication, can be a difficult task when You are dealing 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. The Benefit Administrator can connect You with the appropriate local emergency and assistance resources available. 24 hours a day, 365 days a yea Please note that due to occasional issues such as distance, location, or

Travel and Emergency Assistance Services are made available to You if You are

time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services. What are Travel and Emergency Assistance Services and how do I use these services when I need them

children (dependents under 22 years old) are also eligible to use these services. Eligible Person means a cardholder who pays for their monthly cellular wireless frayel and Emergency Assistance Services provide assistance and eferral only. You are responsible for the cost of any actual medical, legal You or Your means an enrolled cardholder who has charged their monthly cellular transportation, cash advance, or other services or goods provided. To use the services, simply call the toll-free, 24-hour Benefit Administrato line at 1-800-992-6029. If You are outside the United States, call collect at

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

- Emergency Message Service can record and relay emergency messages for travelers or their immediate family members. The Benefit Administrato will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully. All costs are Your responsibility.
- Medical Referral Assistance provides medical referral, monitoring, and follow up. The Benefit Administrator can give You names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local

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

You or Your means an eligible person whose name is embossed on an eligible U.S

## ditional Provisions for Travel and Emer

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

this Guide to Benefits will not apply to cardholders whose accounts have been suspended or cancelled.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-992-6029, or call collect outside the U.S.

Eligibility and Period of Coverage

4/15/21 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 RBC Bank Visa Signature card account ("Covered Person"). It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

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

In no event will multiple charge cards obligate the Insurance Company to pay 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.

Injury occurs while on a Covered Trip and results in any of the following Losses

pay the following percentage of the Principal Sum for accidental Loss of:

in one (1) year after the date of the accident, the Insurance Company will

not been found within one (1) year of disappearance, stranding, sinking, or

Account means Your credit or debit card Accounts.

**Computer Programs** means a set of related electronic instructions which direct the operations and functions of a

computer or device connected to it, which enable the computer or

# II other trademarks are the property of their respective owners.

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Equal Housing Lender, Member FDIO

Trademark(s) of Royal Bank of Canada. Used under license.

Loss means actual severance through or above the wrist or ankle joints

in the event of a Covered Person's death. If a Covered Person's body has

medical personnel, if necessary, to monitor Your condition; keep in contact

ur Guide to Benefits describes the benefits in effect as of 4/15/2021. Benefit information in this guide replace

any prior benefit information You may have received. Please read and retain it for Your recor

Your eligibility is determined by Your financial inst

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 enefit Administrator can also follow up to make sure bail has been properly

handled. All costs are Your responsibility. Emergency Transportation Assistance can help You make all the necessary nents for emergency transportation home or to the nearest medical acility. This includes arranging to bring Your Young children home and helping You stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make

arrangements to repatriate the remains. All costs are Your responsibility

Emergency Ticket Replacement helps You through Your carrier's lost ticket a cardholder of an eligible card issued in the United States. Your spouse and You should You lose Your ticket. All costs are Your responsibility. Lost Luggage Locator Service can help You through the Common Carrier's claim procedures or can arrange shipment of replacement items if an airline or Common Carrier loses Your checked luggage. You are responsible for the

- cost of any replacement items shipped to You. Emergency Translation Service provides telephone assistance in all major anguages and helps find local interpreters, if available, when You need more extensive assistance. All costs are Your responsibility.
- Prescription Assistance and Valuable Document Delivery Arrangement can help You fill or replace prescriptions, subject to local laws, and car arrange pickup and delivery of Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have
- Pre-Trip Assistance can give You information on Your destination before You leave such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas

## issued card, and You reside in the United States

Both hands or both feet.

ne hand and one foot

peech and hearing ...

One hand or one foot ...

Sight of one eve ....

Speech or hearing

statement messages or electronic notification. The benefits described in FORM #VTFAS = 2017 (Stand 04/17) TFAS-0

Principal Sum: \$500,000 THIS IS AN ACCIDENTAL DEATH AND DISMEMBERMENT ONLY POLICY AND DOES NOT PAY BENEFITS FOR LOSS FROM SICKNESS

cardholders and replaces any and all Descriptions of Coverage previously

with regard to the thumb and index fingers. The life benefit provides coverage

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

left at Your home or elsewhere. All costs are Your responsibility.

or commuter bus lines.

at 1-804-673-1675.

Travel Accident Insurance

This Description of Coverage is provided to all eligible RBC Bank Visa Signature

ssued to the insured with respect to insurance described herein. s an RBC Bank® Visa Signature cardholder, you are covered beginning on

One hand or one foot and the sight of one eye

Thumb and index finger on the same hand

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

**Injury** means 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 occurring while the Covered Person is covered

under this policy, while the insurance is in force.

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

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

with, or is the result of, (a) suicide, attempted suicide, or intentionally self inflicted injury: (b) any sickness or disease: (c) travel or flight on any kind of aircraft or Common Carrier except as a fare-paying passenger in an aircraft or

Exclusion: No payment will be made for any Loss that occurs in connection

on a Common Carrier operated on a regular schedule for passenger service over an established route; or (d) war or act of war, whether declared or undeclared.

is underwritten by Virginia Surety Company, Inc. Please read this description VCC-01 (2/00). Any difference between the policy and this description will be settled according to the provisions of the policy.

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

550 Mamaroneck Avenue, Suite 309 Harrison, NY 10528

Underwritten by:

175 West Jackson Blvd

## Additional Provisions for Travel Accident Insurance

by Virginia Surety Company, Inc. (herein referred to as Company). We reserve the right to change the benefits and features of all these programs. The financial institution or the Company can cancel or choose not to renew the

Insurance coverages for all Insureds. If this happens, the financial institution will notify the accountholder at least 30 days in advance of the expiration of the policy. Such notices need not be given if substantially similar replacement coverage takes effect without interruption and is provided by the same insurer. Insurance benefits will still apply to Covered Trips commenced prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. Travel Accident Insurance does not apply if your RBC Bank benefits will still apply to Covered Trips commenced prior to the date that your account is suspended or cancelled provided all other terms and conditions of coverage are met.

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

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

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

# Trip Cancellation/Trip Interruption

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

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

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

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

- · The death, Accidental Bodily Injury, disease or physical illness of You or an Immediate Family Member of the Insured person; or
- · Default of the Common Carrier resulting from financial insolvency.

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

NOTE: Common Carriers may issue a credit voucher for the value of the unused pelow as soon as possible to the Plan Administrator: ticket. A fee may be associated with changing or cancelling the ticket. You may A copy of Your monthly hilling statement or the travel itinerary (showing the be eligible for reimbursement of the fee at the time of Loss. Most Common last four [4] digits of the Account number) confirming the Common Carrier Carrier credit vouchers expire in one year. Proof of the unused credit vouche ticket was purchased using the covered Account and/or rewards programs can be submitted for reimbursement after expiration. Payment will not exceed associated with Your covered Account either the actual Non-Refundable amount paid by the Insured Person for a

### Common Carrier passenger(s) fare(s), or up to \$5,000. The following exclusions apply to financial services Common Carrier Trip

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

· A Pre-existing Condition

result of a Loss covered under this policy

- Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving · Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a
- The Insured Person or an Immediate Family Member being under the influence of
- drugs (except those prescribed and used as directed by a Physician) or alcohol
- The Insured Person or an Immediate Family Member, a) traveling against the
- advice of a Physician: or b) traveling while on a waiting list for specified medical reatment; or c) traveling for the purpose of obtaining medical treatment; or d)
- traveling in the third trimester (seventh month or after) of pregnancy · Suicide, attempted suicide, or intentionally self-inflicted injuries
- Declared or undeclared war, but war does not include acts of terrorism.

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

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

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

Description of Coverage: This description of coverage details material facts bout a Travel Accident Insurance Policy which has been established for you and

bsi Card Benefit Services

accordance with the requirements of this Description of Coverage. The Company, at its expense, has the right to have you examined as often as reasonably necessary while a claim is pending. The Company may also have an

### 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

autopsy made unless prohibited by law

### or Illinois Residents Only: The following statement is added: If a Covered

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

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

from Accidental consumption of a substance contaminated by bacteria.

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

dministrator. The Plan Administrator will ask You for some preliminary

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

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

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

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

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

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

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

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

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

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

Confirmation of the reason for the Trip Cancellation (completed attached

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

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

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

1,000) for Accidental Loss of life, limb, sight, speech, or hearing. This benefi

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

Confirmation that the tickets were cancelled with the Common Carrier

nentation confirming any other cause of Loss)

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

How to file a Trip Cancellation or Interruption claim:

claim if notice is given as soon as reasonably possible.

To make a claim, please contact the Plan Administrator:

cbsi Card Benefit Services

550 Mamaroneck Avenue, Suite 309

tickets and/or travel vouchers

Operator or Travel Supplie

Additional Travel Accident benefit

alfunctions, except physical illness or disease which prevents the Insured

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

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

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

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

- Accidental consumption of a substance contaminated by bacteria Immediately preceding the departure of a Common Carrier on which the Suicide, attempted suicide, or intentionally self-inflicted injuries
- Insured Person has purchased passage; and · Immediately following the arrival of a Common Carrier on which the
- Insured Person was a passenger; or

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

### perform pilot or crew functions in a life-threatening emergency) How to file a Travel Accident benefit claim: Vithin twenty (20) days of the accident or as soon as reasonably possible cidental Loss of Life, two or more Members, sight of You must provide (written) claim notice to the Plan Administrator. The Plan \$1,000 both eyes, speech and hearing or any combinat dministrator will ask You for some preliminary information and send You the cidental Loss of one Member, sight of one eye, speech appropriate claim forms. Failure to give notice within twenty (20) days will \$500 not invalidate or reduce any otherwise valid claim if notice is given as soon as Accidental Loss of the thumb and index finger of the \$250 When the Plan Administrator receives notice of a claim, the Plan Administrato

Loss means, with respect to a hand, complete severance through or above the knuckle joints of at least four (4) fingers on the same hand or at least three (3) fingers and the thumb on the same hand; with respect to a foot, complete

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

This travel accident benefit is provided to eligible cardholders. Your financia

hand or foot even if the fingers, thumb, or foot is later reattached.

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

The Loss of Life benefit will be paid to the Beneficiary designated by You, If no such designation has been made, that benefit will be paid to the first surviving Beneficiary in the following order: a) Your spouse, b) Your Children, c) You parents, d) Your brothers and sisters, e) Your estate, All other indemnities will be paid to You.

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

the Insured Persons up to the maximum limit of insurance.

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

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

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

Account means Your credit or debit card Accounts.

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

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

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

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

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

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

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

from an Insured Person's bacterial infection caused by an Accident or from

· An Accident occurring while You are in, entering, or exiting any aircraft while

acting or training as a pilot or crew member (does not apply if You temporarily

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

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

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

Please return Your completed and signed claim form and the documents

A completed medical authorization form for each treating medical facility

cardholder's name and the first six digits of the credit card numbe

• A copy of the credit card statement reflecting the purchase, verification of the

Cancellation/Interruption and Travel Accident Benefit, visit www.myclaimsagent.com.

To view the status of your claim and to securely upload documents for Trip

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

If You choose to mail Your documents, please send a copy of Your documents

and retain the originals for Your records. Claim Benefit Services is unable to

return any submitted documents. You will be contacted by a claim adjuster if

To make a claim, please contact the **Plan Administrator**:

Copy of the certificate of death, if applicable

listed below as soon as possible to the Plan Administrate

additional information or documentation is required.

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

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

### Member means hand or foot.

of the Loss.

chsi Card Benefit Services

· A copy of the police report

A copy of the travel itinerary

Claim Benefit Services

P.O. Box 459084

Sunrise, FL 33345

Harrison NY 10528

550 Mamaroneck Avenue, Suite 309

Pre-existing Condition means Accidental Bodily Injury, disease, or illness of the Insured Person or Immediate Family Member of the Insured Person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of a Scheduled Airline passenger fare(s). Disease or illness has manifested itself when either 1) medical care or treatment has been given r 2) there exists symptoms which would cause a reasonably prudent personably seek medical diagnosis, care or treatment. The taking of prescription drugs or period will not be considered to be a manifestation of illness or disease.

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

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

## ditional Provisions for Trip Cancellation and Interru

- · As a handy reference guide, please read this and keep it in a safe place with · This description of coverage is not a contract of insurance but is simply an
- nformative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained n the master policy, on file with the Policyholder: BNY Midwest Trust Company
- as trustee of the Chuhh Financial Institution Group Insurance Trust for the physician statement, confirmation of death of Immediate Family Member of Account of participating financial institutions. Policy #: 6478-07-74 Signed or pinned transactions are covered as long as You use Your eligible card A copy of the cancellation or refund policies of the Common Carrier, Tour

## · You shall do all things reasonable to avoid or diminish any Loss covered by this

- benefit. This provision will not be unreasonably applied to avoid claims. • If You make any claim knowing it to be false or fraudulent in any respect, no
- coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud.
- No legal action for a claim may be brought against the Provider until sixty D) days after the Provider receives Proof of Loss. No legal action ag the Provider may be brought more than two (2) years after the time for giving unless all the terms of the Guide to Benefits have been complied with fully
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts statement messages or electronic notification. The benefits described in thi uide will not apply to cardholders whose Accounts have been suspended of Termination dates may vary by financial institution. Your financial institut
- can cancel or non-renew the benefits for cardholders, and if they do they will If you make any claim knowing it to be false or fraudulent in any espect, no coverage shall exist for such claim, and Your benefit otify You at least thirty (30) days in advance. Federal Insurance Compan "Provider") is the underwriter of these benefits and is solely responsible fo may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all its administration and claims. The Plan Administrator provides services on elevant provisions shall be void in any case of fraud, intentional

applied to avoid claims.

Within twenty (20) days of the date Your luggage is lost or stolen thousand dollars (\$2,000,00) per bag), provided the Checked Luggage and You have notified the Common Carrier and begun their claims and/or Carry-on Baggage and/or its contents were lost due to theft or ocess, call the Benefit Administrator at 1-800-757-1274, or call misdirection by the Common Carrier, "Value of the amount claimed" is collect outside the U.S. at 1-804-673-6496. The Benefit Administrato the lesser of the following three amounts: the original purchase price of the item(s), the actual cash value of the item(s) at the time of special claim form. If You do not notify the Benefit Administrato theft or misdirection (with appropriate deduction for depreciation) within twenty (20) days of the date the luggage was lost or tolen, Your claim may be denied. Within ninety (90) days of the date Your luggage was lost or stolen, eturn Your claim form and the requested doo

How to file a Lost Luggage Reimbursement claim:

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

For more information about the benefit described in this guide

but not limited to, manuals, computers and their accessories.

nmediately notify the Common Carrier to begin their claims

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

software, data, facsimile, samples, collateral materials, etc.),

contact the Plan Administrator

cellular telephones, or art objects

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 he Common Carrier ticket was charged to the covered Accoun

- and/or rewards program associated with Your covered Account If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized A copy of ticketing by the Common Carrier including but not
- limited to itinerary, boarding pass, or used ticket stub A copy of any check settlement denial or explanation of coverage and/or recover Your Checked Luggage and/or Carry-on Baggage and/ issued by the Common Carrier together with a copy of the Commo Carrier's completed claim form, a list of the items lost and their value, and a copy of the luggage claim check (if applicable)
  - · A copy of Your insurance policy's Declarations Page (if applicable) to confirm Your deductible (Declarations Page means the document(s) in our insurance policy that lists names, coverages, limits, effective date and deductibles)
  - · A copy of any settlement of the loss or theft from Your primary insurance Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft

### For faster filing, or to learn more about Lost Luggage 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 submi a copy of any claim settlement along with Your completed claim form If the claim amount is within Your personal insurance deductible. the Benefit Administrator may, at its discretion, deem a copy of Your personal insurance Declarations Page to be sufficient

ansference of claims After the Benefit Administrator has paid Your claim of loss or theft under this reimbursement benefit, all Your rights and remedies inst any party in respect of this loss or damage will be transferred the Benefit Administrator to the extent of the payment made to ou. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

Account means Your credit or debit card Accounts. Carry-on Baggage means the baggage which You personally carry

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

After the Plan Administrator has paid Your claim, all Your rights

and remedies against any party in respect of this claim will be

Have You ever been waiting for Your Checked Luggage to come

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

Fortungtely, Lost Luggage Reimbursement is here to help. With Los

Luggage Reimbursement, You can be reimbursed for the difference

Carrier's payment of up to three thousand dollars (\$3.000.00) per

Covered Trip (for New York residents, coverage is limited to two

You and Your Immediate Family Members are all eligible for this

penefit when You take a Covered Trip and pay for the cost of Your

Common Carrier tickets with Your eligible card issued in the United

cost of the Covered Trip with Your covered Account and/or rewards

rogram associated with Your covered Account. Only Your Checked

Luggage and/or Carry-On Baggage and/or its contents are covered

This benefit is supplemental to and in excess of any collectible

source. The Benefit Administrator will refund the excess amount

Please Note: You must take all reasonable means to protect, save

insurance and/or collectible reimbursement from any other

once all other reimbursement has been exhausted up to the

Luggage Reimbursement does not apply to loss or theft of the

motorcycles, motors, bicycles (except when checked with the

ommon Carrier), boats, or other vehicles or conveyances

Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs

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

ugs and carpets, animals, cameras, sporting equipment, and

Items specifically identified or described in and insured under any

Losses resulting from abuse, fraud, hostilities of any kind (including,

production, promotion, or distribution of goods or services including

Tickets, documents (travel or otherwise), keys, coins, deeds,

· Property shipped as freight or shipped prior to the Covered Trip

Losses arising from confiscation or expropriation by any govern

or public authority or detention by customs or other officials

but not limited to, war, invasion, rebellion, or insurrection)

Business items (items that are used in the purchase, sale

Money, securities, credit or debit cards, checks, and travelers' checks

· Automobiles, automobile accessories and/or equipment

tates and/or rewards program associated with Your covered Accoun

To be eligible for coverage, You must purchase a portion or the entire

and the cost to replace the item(s)

or its contents at all times.

What is not covered?

nousehold furniture

other insurance policy

departure date

wing items:

petween the "value of the amount claimed" and the Common

transferred to the Plan Administrator to the extent of the payment

nade to You. You must give the Plan Administrator all assistance

as may reasonably be required to secure all rights and remedies.

Lost Luggage Reimbursement

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

Covered Trip means a trip while the Eligible Person is riding on a nmon Carrier as a passenger and not as a pilot, operator or crew member, for which the expense has been charged to Your eligible Account and/or rewards program associated with Your covered Account, and which is not less than five (5) consecutive days but does not exceed sixty (60) consecutive days in duration.

Eligible Person means a cardholder who pays for their Covered Trip y using their eligible Account and/or rewards program associated mmediate Family Member means Your Spouse or lega

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

folled as a full-time student at an accredited university. Spouse includes Your domestic partner, which is a person who is at least 18 years of age and who, during the last twelve months, 1) has en in a committed relationship with the cardholder; (2) has been he cardholder's sole spousal equivalent: (3) has resided in the same ehold as the cardholder; and (4) has been jointly responsible with the cardholder for each other's financial obligations and who

intends to continue the relationship as stated above indefinitely. You or Your means an Eligible Person or Your Immediate Family Members who charged a portion of their Covered Trip to Your eligible count and/or rewards program associated with Your covere

## dditional Provisions for Lost Luggage Reimbursement

Signed or pinned transactions are covered as long as You use You concealment, or misrepresentation of material fact eligible card to secure the transaction. No legal action for a claim may be brought against the Provider

- You shall do all things reasonable to avoid or diminish any loss until sixty (60) days after the Provider receives Proof of Loss. No covered by this benefit. This provision will not be unreasonably legal action against the Provider may be brought more than two years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms o the Guide to Benefits have been complied with fully.
  - This benefit is provided to eligible cardholders at no additiona cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to

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

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

After the Benefit Administrator has paid Your claim, all You

sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-757-1274, or call collect outside the U.S. at 1-804-673-6496.

all assistance as may reasonably be required to secure all rights · This benefit does not apply to the extent that trade or economic

expensive, exotic, and antique cars; cargo vans; certain vans

Examples of expensive or exotic cars are the Alfa Romeo, Asta

Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus,

Maserati, Maybach, McLaren, Porsche, Rolls Royce, and Tesla.

However, selected models of Audi, BMW, Mercedes-Benz, Cadilla

Infiniti, Land Rover, Lexus, Lincoln, and Range Rover are covered.

An antique car is defined as one that is over twenty (20) years old

or one that has not been manufactured for ten (10) years or more.

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

If You have questions about a specific vehicle's coverage of

organization where the vehicle is being reserved, call the

Benefit Administrator at 1-800-348-8472, or call collect

Any violation of the auto rental agreement or this benefit

Injury of anyone, or damage to anything, inside or outside the

Vans are not covered. But those designed as small-group

outside the United States at 1-804-673-1164.

or purchased through the auto rental company

including, but not limited to, "diminished value

· Items not installed by the original manufacturer

Depreciation of the Rental Vehicle caused by the incident

Wear and tear, gradual deterioration, or mechanical breakdown

Damage due to off-road operation of the Rental Vehicle

Theft or damage due to hostility of any kind (including, but not

Vehicles that do not meet the definition of covered vehicles

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

leaving the car running and unattended)

after the date of the incident

Rental periods that either exceed or are intended to exceed

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

ardholder's lack of reasonable care in protecting the Rental

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

Theft or damage reported more than forty-five (45) days\* after

Theft or damage for which a claim form has not been received

Theft or damage for which all required documentation has no

been received within three hundred and sixty-five (365) days

Theft or damage from rental transactions that originated in

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

· Losses caused by or resulting from a Cyber Incident

within ninety (90) days\* from the date of the incident

fifteen (15) consecutive days, within Your country of residence, or

limited to, war, invasion, rebellion, insurrection, or terrorist activities

Related instances & losses not covered

deductible on Your personal auto policy

· Loss or theft of personal belonging

to contraband or illegal activities

Confiscation by authorities

Leases and mini leases

driver) are covered.

Personal liability

motorbikes: limousines: and recreational vehicles

**Auto Rental Collision Damage Waiver** 

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

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

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

## How Auto Rental Collision Damage Waiver works with other

Auto Rental Collision Damage Waiver covers theft, damage, valid loss-of-use charges imposed and substantiated by the auto rental company, administrative fees and reasonable and customary towin charges, due to a covered theft or damage to the nearest qualified If You do have personal automobile insurance or other insurance

that covers theft or damage, this benefit reimburses You for the deductible portion of Your car insurance or other insurance, along with any unreimbursed portion of administrative and los of-use charges imposed by the car rental company, as well as reasonable towing charges while the car was Your responsibilit If You do not have personal automobile insurance or any other nsurance, the benefit reimburses You for covered theft, damag

or administrative and loss-of-use charges imposed by the renta

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

### mposed by the rental company, as well as reasonable to charges that occur while You are responsible for the vehicle. How to use Auto Rental Collision Damage Waiver

· Use Your card to initiate and complete Your entire car rental · Review the auto rental agreement and decline the rental npany's collision damage waiver (CDW/LDW) option, or a similar provision, as accepting this coverage will cancel out ur benefit. If the rental company insists that You purchase their insurance or collision damage waiver, call the Benefit ninistrator for assistance at 1-800-348-8472. Outside the United

## States call collect at 1-804-673-1164 Before You leave the lot, be sure to check the car for any prior

This benefit is in effect during the time the rental car is in Your (o

an authorized driver's) control, and it terminates when the renta

company reassumes control of their vehicle. This benefit is available in the United States and most foreign countries (with the exception of Israel, Jamaica, the Republic of Ireland or Northern Ireland). However, this benefit is not

available where precluded by law, or where it's in violation of the ritory terms of the auto rental agreement, or when prohibited by individual merchants. Because regulations vary outside the United States, check with Your auto rental company and the Benefit Administrator before You travel to be sure that Auto Rental Collision Damage Waiver will apply. Vehicles not covered

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

\* Not applicable to residents of certain states

ing an Auto Rental Collision Dan

It is Your responsibility as a cardholder to make every effort to protect Your Rental Vehicle from damage or theft. If You have an accident, or Your Rental Vehicle has been stolen, immediately call the Benefit Administrator at 1-800-348-8472 to report the incident, regardless of whether Your liability has been established Outside the United States, call collect at 1-804-673-1164. ou should report the theft or damage as soon as possible but no

later than forty-five (45) days from the date of the incident. The Benefit Administrator reserves the right to deny any laim containing charges that would not have been included if notification occurred before the expenses were incurred. Thus,

it's in Your best interest to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation. What You must submit to file a claim

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

ge Waiver Claim

- Vehicle, ask Your car rental company for the following documents: · A copy of the accident report form • A copy of the initial and final auto rental agreements (front and back)
- A copy of the repair estimate and itemized repair bill · Two (2) photographs of the damaged vehicle, if available

- A police report, if obtainable
- A copy of the demand letter which indicates the costs You are responsible for and any amounts that have been paid toward the clair Submit all of the above documents from the rental

· The completed and signed Auto Rental Collision Damage

- verages, limits, effective dates, and deductibles) mpany, along with the following documents, to the Benefit
  - Any other documentation required by the Benefit Administrator to substantiate the claim. inally, please note that all remaining documents must be

A copy of Your primary insurance policy's Declarations Page (if applicable) to confirm Your deductible (This means

ne document(s) in Your insurance policy that lists names,

arked within three hundred and sixty-five (365) days\* of Waiver claim form (Important: This must be postmarked within ninety (90) days\* of the theft or damage date, even if all other the theft or damage date or Your claim may be denied. uired documentation is not yet available – **or Your claim may** For faster filing, or to learn more about Auto Rental Collision Damage Waiver, visit www.eclaimsline.com.

ocumentation needed to substantiate Your claim.

Once Your claim has been paid, all Your rights and remedies agains y party in regard to this theft or damage will be transferred to the Benefit Administrator, to the extent of the cost of payment made to You. You must give the Benefit Administrator all assistance as may

Digital Data means information concents knowledge facts

he capacity of a Rental Vehicle to store information, process

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

Computer Programs means a set of related electronic instructions which direct the operations and functions of a

· alteration, corruption, damage, reduction in functionality,

- estriction or inhibition of access to or directed against Yo Digital Data or Rental Vehicle:
- omputer errors, including human operating error or omission power failure, surge, or diminution of electronic systems; or nistakes in legitimate electronic code or damage from code installed on a Rental Vehicle during the manufacturing proces ungrade process, or normal maintenance
- · Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction
- unreasonably applied to avoid claims.
- · No legal action for a claim may be brought against the more than two (2) years after the time for giving Proof of oss. Further, no legal action may be brough Provider unless all the terms of the Guide to Benefits have
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in his Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and condition may be provided via additional Guide to Benefits mailings statement inserts, statement messages or electronic

will not apply to cardholders whose Accounts have been suspended or cancelled. Termination dates may vary by financial institution. Your

- cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North merica ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims The Benefit Administrator provides services on behalf of the
- rights and remedies against any party in respect of this secure all rights and remedies.

For more information about the benefit described in this

warranty, You can register Your purchase by calling 1-800-551-8472

or call collect outside the U.S. at 1-303-967-1096. You can also

register Your purchase online at www.cardbenefitservices.com

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

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

eceipt and warranty information so they can be kept on file should

use. Let's say You purchased a great gadget about a year ago. these. Extended Warranty Protection can help.

atures that help You manage, use and extend the warrantie r eligible items purchased on Your covered Account and or rewards program associated with Your covered Account Protection. You are eligible for this benefit if You are a cardholder of an eligible card issued in the United States an ou purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with

monthly billing statement reflecting the purchase, the itemized sales receipt, the original manufacturer's written U.S. warranty and additional warranty in a safe place. These documents will be equired to verify Your claim. Here's how Extended Protection works Your warranty coverage can be doubled up to one (1) additional

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

images, sounds, instructions, or Computer Programs stored as o reated or used on, or transmitted to or from computer softwar ncluding systems and applications software), on hard or floppy any other repositories of computer software which are used with onically controlled equipment. Digital Data shall include

information, and transmit information over the Internet. Eligible Person means a cardholder who pays for their auto · unauthorized access to or use of Your Digital Data or Rental Vehicle; ental by using their eligible Account. Rental Car Agreement means the entire contract an eligible

> Rental Vehicle means a land motor vehicle with four or more wheels as described in the participating organization's disclosur tatement which the eligible renter has rented for the period of time shown on the Rental Car Agreement and does not have nufacturer's suggested retail price exceeding the amount shown on the participating organization's disclosure statement

## ditional Provisions for Auto Rental Collision Damage Waiver

- You shall do all things reasonable to avoid or diminish
- concealment, or misrepresentation of material fact. Provider until sixty (60) days after the Provider receives Proo of Loss. No legal action against the Provider may be brought
- been complied with fully.

## When You purchase an eligible item that carries a manufacturer

· A copy of Your monthly billing statement (showing the last 4 Finalizing Your claim Your claim will typically be finalized within 15 (fifteen) digits of the Account number) demonstrating that the entire ental transaction was made using Your eligible Account

lays, after the Benefit Administrator has received all the

 A statement from Your insurance carrier (and/or Your ransference of claims employer or employer's insurance carrier, if applicable or other reimbursement showing the costs for which You are responsible, and any amounts that have been paid

toward the claim. Or, if You have no applicable insurance easonably be required to secure all rights and remedies

condition at the time of loss.

or reimbursement, a statement of no insurance or

Not applicable to residents of certain states.

nouter or device connected to it, which enable the com or device to receive, process, store, retrieve or send data. Cyber Incident means any of the following acts:

nanipulation, misappropriation, theft, deletion, erasure. loss · Any obligation You assume under any agreement (other than the of use or destruction of Your Digital Data or Rental Vehicle transmission or introduction of a computer virus or harmfu ode, including ransomware, into or directed against Your

Digital Data or Rental Vehicle:

Expenses assumed, waived, or paid by the auto rental company The cost of any insurance, or collision damage waiver, offered by

Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due any loss covered by this benefit. This provision will not be

> If You make any claim knowing it to be false or fraudulent in any may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional

This benefit does not apply to the extent that trade or

guide, call the Benefit Administrator at 1-800-348-8472 or call collect outside the U.S. at 1-804-673-1164.

Product warranties can be inconvenient and cumbersome to

aim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit nistrator all assistance as may reasonably be required to

ut it just stopped working, and You can't find Your sales receipt nd warranty information. For all too common situations like xtended Warranty Protection provides You with valuable

overed Account. Here's how Warranty Registration work

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

You or Your means an Eligible Person who uses their eligible card o initiate and complete the rental car transaction.

## notification. The benefits described in this Guide to Benefits

After the Benefit Administrator has paid Your claim, all You

conomic sanctions or other laws or regulations prohibi the provision of insurance, including, but not limited to, the

## **Extended Warranty Protection**