

## Filing an Extended Warranty Protection Claim

### How do I file a claim?

Call the Benefit Administrator at **1-800-551-8472**, or call collect outside the U.S. at **303-967-1096** immediately after the failure of a covered item. **Please Note: If you do not notify the Benefit Administrator within sixty (60) days after the product failure, your claim may be denied.**

The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form.

Gift recipients of eligible items are also covered by the claim process. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, or to learn more about the Warranty Manager Service benefit, visit [www.visa.com/eclaims](http://www.visa.com/eclaims)

### What documents do I need to submit with my claim?

Complete and sign the claim form sent to you by the Benefit Administrator and submit it **within ninety (90) days of the product failure** along with the following documents:

- Your Visa card receipt

- The itemized store receipt

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

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

- The original repair order

**Please Note:** All claims must be fully substantiated.

### How will I be reimbursed?

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

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

### What about repairs?

Extended Warranty Protection will pay the repair facility directly, or you may go to an authorized repair facility and file a claim for reimbursement. **Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.**

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

### Do I have to file with my insurance company?

No. However, if you have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is supplemental to, and excess of, that coverage.

## Additional Provisions for Warranty Manager Service

This benefit applies only to you, the eligible Visa cardholder, and to whoever receives the eligible gifts you purchase entirely with your eligible Visa card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected 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 including, but not limited to, the cost of repair services, no benefit shall exist for such claim and your benefits may be canceled. Each claimant agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of product failure.

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 payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

FORM #VWMGR 10K-50K-3YR – 2013 (04/14) WM-O

For more information about the benefit described in this guide, call the Benefit Administrator at 1-866-894-8569, or call collect outside the U.S. at 303-967-1096.

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\* Not applicable to residents of certain states.

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

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Your Guide to Benefits describes the benefit in effect as of 4/1/14. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.

## YOUR GUIDE TO CARD BENEFITS



RBC Bank



# Standard Protection Package

## Visa<sup>®</sup> Platinum Card Travel and Emergency Assistance Services

20128 (10/2016)

### Benefit Information

#### What is this benefit?

This benefit offers services designed to help you in case of an emergency while traveling. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available when you are away from home, 24 hours a day, 365 days a year. (Please keep in mind that, due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.)

#### Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible Visa card issued in the United States. Your spouse and children [provided children are dependents under twenty-two (22) years old] may all benefit from these special services.

#### How do I use these services when I need them?

Simply call the toll-free, 24-hour Benefit Administrator line at **1-800-992-6029**. **If you are outside the United States, call collect at 804-673-1675.**

#### Is there a charge for these services?

No. Travel and Emergency Assistance Services are available to eligible Visa cardholders at no additional charge.

**Please Note:** Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

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

- **Emergency Message Service** can record and relay emergency messages for travelers, their immediate family members, or business associates. **Please Note:** The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.

- **Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition; keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your Visa or personal account. **Please Note:** All costs are your responsibility.

## Additional Provisions for Travel and Emergency Assistance Services

The benefit described in this Guide to Benefits will not apply to Visa cardholders whose accounts have been suspended or canceled. 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, or statement messages.

FORM #VTEAS – 2013 (Stand 04/14) TEAS-O

# Travel Accident Insurance

### Benefit Information

**Principal Sum: \$250,000**

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

*This Description of Coverage is provided to all eligible RBC Bank Visa Platinum cardholders and replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described herein.*

#### Eligibility and Period of Coverage

As an RBC Bank<sup>®</sup> Visa Platinum cardholder, you are covered beginning on 4/1/14 or the date your credit card is issued, whichever is later.

You and your dependents<sup>1</sup> become covered automatically when the entire Common Carrier fare is charged to your covered RBC Bank Visa Platinum card account ("Covered Persons"). 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.

#### Benefits

Subject to the terms and conditions, if a Covered Person's accidental bodily Injury occurs while on a Covered Trip and results in any of the following Losses within one (1) year after the date of the accident, the Insurance Company will pay the following percentage of the Principal Sum for accidental Loss of:

(1)

Life .....	100%
Both hands or both feet.....	100%
Sight of both eyes.....	100%
One hand and one foot .....	100%
Speech and hearing .....	100%
One hand or one foot and the sight of one eye .....	100%
One hand or one foot.....	50%
Sight of one eye.....	50%
Speech or hearing .....	50%
Thumb and index finger on the same hand .....	25%

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

**Loss** means actual severance through or above the wrist or ankle joints with regard to hands and feet; entire and irrevocable loss of sight, speech or hearing; actual severance through or above the metacarpophalangeal joints with regard to thumb and index fingers. The life benefit provides coverage in the event of a Covered Person’s death. If a Covered Person’s body has not been found within one (1) year of disappearance, stranding, sinking, or wreckage of any Common Carrier in which the Covered Person was covered as a passenger, then it shall be presumed, subject to all other provisions and conditions of this coverage, the Covered Person suffered loss of life.

**Injury** means bodily injury or injuries sustained by the insured person which are the direct cause of Loss, independent 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; (b) charged to your RBC Bank Visa Platinum 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 precedes departure to or follows arrival at the destination designated on the ticket purchased for the Covered Trip.

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

**Exclusion:** No payment will be made for any Loss that occurs in connection with, or is the result of: (a) suicide, attempted suicide, or intentionally self-inflicted injury; (b) any sickness or disease; (c) travel or flight on any kind of aircraft or Common

Carrier except as a fare-paying passenger in an aircraft or on a Common Carrier operated on a regular schedule for passenger service over an established route; or (d) war or act of war, whether declared or undeclared.

**Beneficiary:** Benefit for Loss of life is payable to your estate, or to the beneficiary 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 your RBC Bank Visa Platinum card, 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 institution.

**Description of Coverage:** This description of coverage details material facts about a Travel Accident Insurance Policy which has been established for you and is underwritten by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the policy, issued to the financial institution trust. 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:** CBSI Card Benefit Services 550 Mamaroneck Avenue, Suite 309 Harrison, NY 10528

**Plan Underwritten by:** Virginia Surety Company, Inc. 175 West Jackson Blvd., 11th Floor Chicago, IL 60604

**State Amendments:** For Illinois Residents Only the following statement is added: If a Covered Person recovers expenses for a sickness or injury that occurred due to the negligence of a third party, the Company has the right to first reimbursement for 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, settlement, or compromise, by the Covered Person, the Covered Person’s parents if the Covered Person is a minor, or the Covered Person’s legal representative as a result of that sickness or injury. You are required to furnish any information or assistance, or provide any documents that we may reasonably require in order to exercise our rights under this provision. This provision applies whether or not the third party admits liability.

**What types of rental vehicles are not covered?** The following vehicles are not covered by Auto Rental CDW: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

**• Examples of excluded expensive or exotic automobiles include:** the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.

**• An antique automobile** is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.

**• Vans are not covered**, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of eight (8) people including the driver).

**For questions about a specific vehicle, call the Benefit Administrator at 1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.**

**What else is not covered?**

**• Any obligation you assume under any agreement (other than the deductible under your personal auto policy)**

**• Any violation of the auto rental agreement or this benefit**

**• Injury of anyone or damage to anything inside or outside the rental vehicle**

**• Loss or theft of personal belongings**

**• Personal liability**

**• Expenses assumed, waived, or paid by the auto rental company or its insurer**

**• Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company**

**• Depreciation of the rental vehicle caused by the incident including, but not limited to, “diminished value”**

**• Expenses reimbursable by your insurer, employer, or employer’s insurance**

**• Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities**

**• A copy of your primary insurance policy’s Declarations Page to confirm your deductible. “Declarations Page” means the document(s) in your insurance policy that lists names, coverages, limits, effective dates, and deductibles.**

**• Wear and tear, gradual deterioration, or mechanical breakdown**

**• Items not installed by the original manufacturer**

**• Damage due to off-road operation of the rental vehicle**

**• Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)**

**• Confiscation by authorities**

**• Vehicles that do not meet the definition of covered vehicles**

**• Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence**

**• Leases and mini leases**

**• Theft or damage as a result of the authorized driver’s and/or cardholder’s lack of reasonable care in protecting the rental vehicle before and/or after theft or damage occurs (for example, leaving the vehicle running and unattended)**

**• Theft or damage reported more than forty-five (45) days\* from the date of the incident**

**• Theft or damage for which a claim form has not been received within ninety (90) days\* from the date of the incident**

**• Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days from the date of the incident**

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

**Where am I covered?** This benefit is available in the United States and most foreign countries. **However, no benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.** Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. **Because regulations vary outside the United States, it is recommended you check with your auto rental company and the Benefit Administrator before you travel to make sure Auto Rental CDW will apply.**

This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized driver permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

**How do I make sure my Auto Rental CDW benefit is in effect?** To be sure you are covered, take the following steps when you rent a vehicle:

**• Initiate and complete the entire rental transaction with your eligible Visa card.**

**• Decline the auto rental company’s collision damage waiver (CDW/LDW) option or similar provision.**

**• Be sure to check the rental vehicle for prior damage before leaving the rental lot.**

**• Review the auto rental agreement carefully to make sure you are declining CDW/ LDW and are familiar with the terms and conditions of the auto rental agreement.**

**What if the auto rental company insists that I purchase the auto rental company’s auto insurance or collision damage waiver?**

Call the Benefit Administrator for help at **1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.**

**Helpful tips:**

**• Be sure to check the rental vehicle for prior damage before leaving the rental lot.**

**• Review the auto rental agreement carefully to make sure you are declining CDW/ LDW and are familiar with the terms and conditions of the auto rental agreement.**

**Why should I use Warranty Registration to register my purchases?** You’ll have peace of mind knowing that your purchases’ warranty information is registered and on file. Although Warranty Registration is not required for Extended Warranty Protection benefits, you are encouraged to take advantage of this valuable service. When arranging for a repair or replacement, instead of searching for critical documents, you can just pick up the phone and call the Benefit Administrator.

**How do I register my purchases?** To register an eligible purchase call **1-800-551-8472, or call collect outside the U.S. at 303-967-1096.** The Benefit Administrator will provide the address to which you can send in the item’s sales receipt and warranty information so this key information can be kept on file for you.

**How does Extended Warranty Protection work?** Extended Warranty Protection doubles the time period of the original manufacturer’s written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less for items purchased entirely with your eligible Visa card.

This benefit is limited to no more than the original price of the purchased item (as shown on your Visa card receipt), less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.

**What about purchases made outside of the U.S.?** Purchases made outside of the U.S. are covered as long as you purchased the item entirely with your eligible Visa card and the eligible item has a valid original manufacturer’s written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty.

**What types of purchases are not covered?**

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

**• Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.**

**Please Note:** All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage. If you have difficulty obtaining the required documents within ninety (90) days\* of the date of theft or damage, submit the claim form with available documentation.

For faster filing, or to learn more about Auto Rental CDW, visit ***www.visa.com/eclaims***

**Do I have to do anything else?** Usually there is nothing else you need to do. Typically, claims will be finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

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

years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefits have been complied with fully.

This benefit is provided to eligible Visa 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, or statement messages. The benefit described in this Guide to Benefits will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America (“Provider”) is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VTAI – 2013 (Stand 04/14) TAI-O

## Auto Rental Collision Damage Waiver

### Benefit Information

**What is the Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit?** The Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit offers insurance coverage for automobile rentals made with your Visa card. The benefit provides reimbursement (subject to the terms and conditions in this guide) for damage due to collision or theft up to the actual cash value of most rental vehicles.

**Who is eligible for this benefit?** You are eligible only if you are a valid cardholder whose name is embossed on an eligible Visa card issued in the United States. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

**Carrier except as a fare-paying passenger in an aircraft or on a Common Carrier operated on a regular schedule for passenger service over an established route; or (d) war or act of war, whether declared or undeclared.**

**Beneficiary:** Benefit for Loss of life is payable to your estate, or to the beneficiary 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 your RBC Bank Visa Platinum card, 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 institution.

**Description of Coverage:** This description of coverage details material facts about a Travel Accident Insurance Policy which has been established for you and is underwritten by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the policy, issued to the financial institution trust. 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:** CBSI Card Benefit Services 550 Mamaroneck Avenue, Suite 309 Harrison, NY 10528

**Plan Underwritten by:** Virginia Surety Company, Inc. 175 West Jackson Blvd., 11th Floor Chicago, IL 60604

**State Amendments:** For Illinois Residents Only the following statement is added: If a Covered Person recovers expenses for a sickness or injury that occurred due to the negligence of a third party, the Company has the right to first reimbursement for 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, settlement, or compromise, by the Covered Person, the Covered Person’s parents if the Covered Person is a minor, or the Covered Person’s legal representative as a result of that sickness or injury. You are required to furnish any information or assistance, or provide any documents that we may reasonably require in order to exercise our rights under this provision. This provision applies whether or not the third party admits liability.

**What types of rental vehicles are not covered?** The following vehicles are not covered by Auto Rental CDW: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

**• Examples of excluded expensive or exotic automobiles include:** the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.

**• An antique automobile** is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.

**• Vans are not covered**, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of eight (8) people including the driver).

**For questions about a specific vehicle, call the Benefit Administrator at 1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.**

**What else is not covered?**

**• Any obligation you assume under any agreement (other than the deductible under your personal auto policy)**

**• Any violation of the auto rental agreement or this benefit**

**• Injury of anyone or damage to anything inside or outside the rental vehicle**

**• Loss or theft of personal belongings**

**• Personal liability**

**• Expenses assumed, waived, or paid by the auto rental company or its insurer**

**• Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company**

**• Depreciation of the rental vehicle caused by the incident including, but not limited to, “diminished value”**

**• Expenses reimbursable by your insurer, employer, or employer’s insurance**

**• Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities**

**• A copy of your primary insurance policy’s Declarations Page to confirm your deductible. “Declarations Page” means the document(s) in your insurance policy that lists names, coverages, limits, effective dates, and deductibles.**

**• Wear and tear, gradual deterioration, or mechanical breakdown**

**• Items not installed by the original manufacturer**

**• Damage due to off-road operation of the rental vehicle**

**• Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)**

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**• Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence**

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**• Theft or damage as a result of the authorized driver’s and/or cardholder’s lack of reasonable care in protecting the rental vehicle before and/or after theft or damage occurs (for example, leaving the vehicle running and unattended)**

**• Theft or damage reported more than forty-five (45) days\* from the date of the incident**

**• Theft or damage for which a claim form has not been received within ninety (90) days\* from the date of the incident**

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

**Where am I covered?** This benefit is available in the United States and most foreign countries. **However, no benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.** Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. **Because regulations vary outside the United States, it is recommended you check with your auto rental company and the Benefit Administrator before you travel to make sure Auto Rental CDW will apply.**

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**How do I make sure my Auto Rental CDW benefit is in effect?** To be sure you are covered, take the following steps when you rent a vehicle:

**• Initiate and complete the entire rental transaction with your eligible Visa card.**

**• Decline the auto rental company’s collision damage waiver (CDW/LDW) option or similar provision.**

**• Be sure to check the rental vehicle for prior damage before leaving the rental lot.**

**• Review the auto rental agreement carefully to make sure you are declining CDW/ LDW and are familiar with the terms and conditions of the auto rental agreement.**

**What if the auto rental company insists that I purchase the auto rental company’s auto insurance or collision damage waiver?**

Call the Benefit Administrator for help at **1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.**

**Helpful tips:**

**• Be sure to check the rental vehicle for prior damage before leaving the rental lot.**

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**Why should I use Warranty Registration to register my purchases?** You’ll have peace of mind knowing that your purchases’ warranty information is registered and on file. Although Warranty Registration is not required for Extended Warranty Protection benefits, you are encouraged to take advantage of this valuable service. When arranging for a repair or replacement, instead of searching for critical documents, you can just pick up the phone and call the Benefit Administrator.

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**What about purchases made outside of the U.S.?** Purchases made outside of the U.S. are covered as long as you purchased the item entirely with your eligible Visa card and the eligible item has a valid original manufacturer’s written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty.

**What types of purchases are not covered?**

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

**• Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.**

**Please Note:** All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage. If you have difficulty obtaining the required documents within ninety (90) days\* of the date of theft or damage, submit the claim form with available documentation.

For faster filing, or to learn more about Auto Rental CDW, visit ***www.visa.com/eclaims***

**Do I have to do anything else?** Usually there is nothing else you need to do. Typically, claims will be finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

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

years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefits have been complied with fully.

This benefit is provided to eligible Visa 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, or statement messages. The benefit described in this Guide to Benefits will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America (“Provider”) is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VARCW – 2013 (Stand 04/14) ARCDW-O

**Additional Provisions for Travel Accident Insurance<sup>1</sup>**

Travel Accident Insurance is provided under a master policy of insurance issued 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 thirty (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 Visa Platinum card privileges have been suspended or canceled. However, insurance benefits will still apply to Covered Trips commenced prior to the date that your account is suspended or canceled provided all other terms and conditions of coverage are met.

FORM #VTAI – 2013 (Stand 04/14) TAI-O

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