

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

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew this benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided by the Benefit Administrator to the extent of the payment made by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call 1-800-553-7520.

FORM #VPRIECPROT - 2010 (04/11)

## RETURN PROTECTION

Return Protection will reimburse you for the cost of an eligible item of personal property within ninety (90) days of the date it was purchased entirely with your eligible Visa card if you are not satisfied with the item for any reason and the retailer will not accept the return. This benefit is limited to two hundred and fifty dollars (\$250.00) per eligible item and up to one thousand dollars (\$1,000.00) annual maximum per account. Items must be received by the Benefit Administrator in like-new/good working condition.

**Who is eligible for this benefit?**

To be eligible for this benefit, you must be a valid cardholder of an eligible U.S.-issued Visa card.

**What is not covered?**

- Animals and living plants.
- 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.
- Cash, bullion, travelers checks, tickets, credit or debit cards, and any other negotiable instruments.
- Computer software.
- Damaged/non-working items.
- Formal attire including, but not limited to, tuxedos, tuxedo jackets, and formal accessories.
- Items purchased for resale, professional, or commercial use.
- Items purchased outside of the United States.
- Items upon which alterations have been made.
- Jewelry, art objects, rare or precious coins or stamps, antiques, and collectible items.
- Medical equipment.
- Perishables and consumables and limited-life items including, but not limited to, rechargeable batteries.
- 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.
- Seasonal items including, but not limited to, holiday decorations.

**Do I need to register my purchases?**

No, you are automatically enrolled whenever you use your eligible Visa card for qualifying purchases. No registration forms are necessary.

For faster filing, or to learn more about Visa Return Protection, go to [www.visa.com/eclaims](http://www.visa.com/eclaims).

**How do I file a claim?**

Call the Benefit Administrator at 1-888-565-8472 within ninety (90) days of the date of purchase. The customer service representative will ask you for some preliminary information and send you a claim form.

Within thirty (30) days of the date of your call, return the completed claim form, the original itemized sales receipt, and the original Visa card receipt demonstrating that the entire purchase was made on your eligible Visa card to:

Enhancement Services  
P.O. Box 2894  
Great Falls, MT 59403

Upon receipt, a customer service representative will contact you. Should additional paperwork be requested, you will have an additional sixty (60) days to fulfill the request. Once the claim information is complete, the customer service representative will provide instructions for shipping the item with its original packaging and any applicable manuals and warranties to Enhancement Services at your expense. Enhancement Services must receive the item in like-new/good working condition before the claim can be approved.

**How will I be reimbursed?**

Once your claim has been approved and the item is received, the Benefit Administrator will issue a refund for the purchase price of the item up to a maximum of five hundred and fifty dollars (\$550.00) per eligible item, one thousand dollars (\$1,000.00) annual maximum per account less any applicable shipping and handling fees.

**What if the store already offers a guarantee?**  
This benefit pays in excess of applicable store guarantees. Customers who file a claim within the first thirty (30) days of purchase may be asked to submit proof of the store's return policy.

**Additional Provisions for Return Protection:** The Return Protection benefit is supplemental to, and excess of, any valid and collectible avenue of recovery which is available to you, the eligible Visa cardholder. We will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

This benefit is available only to you, the eligible Visa cardholder.

If you make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for

such claim and your benefits may be canceled. 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 concealment, or misrepresentations of material fact.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in connection with this loss 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.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit 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 Benefit may be modified by subsequent endorsements. Modifications to terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

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FORM #VRETRPRO - 2010 (04/11)

## TRAVEL ACCIDENT INSURANCE

**What are Travel and Emergency Assistance Services?**

When you don't know where to turn, you can count on a wide range of Visa Signature emergency services available whenever and wherever you need them, 24 hours a day, 365 days a year.

We will make every reasonable effort to respond when you have an emergency—even if you need assistance beyond the services listed here. Please understand that, due to occasional problems such as distance, location, or time, neither Visa nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other service.

**Who is eligible for Travel and Emergency Assistance Services?**

You, your spouse, and your children (provided the children are dependents under twenty-two (22) years old) may all take advantage of these special emergency services.

**How do I get these services?**

They're as close as the nearest phone. You simply call the Benefit Administrator at 1-800-397-9010 any hour of the day or night. If you are outside the United States, call collect at 410-902-8012.

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

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

**Please note: Visa Signature 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 what do they provide?**

Visa Signature Travel and Emergency Assistance Services will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

- Emergency Message Service** can record and relay emergency messages for travelers, immediate family members, or business associates. **NOTE: Visa 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 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 Signature or personal account. **NOTE: All costs are your responsibility.**
- Legal Referral Assistance** can arrange contact with English-speaking attorneys and with U.S. embassies or 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 Visa Signature or personal account. **NOTE: All costs are your responsibility.**

**Emergency Transportation Assistance** can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This even includes arranging to bring your young children home and staying in contact with family members or employers. In the case of a bodily malfunction or medical or surgical treatment needed, 4) occurs while the Insured Person is insured under this policy which is in force; and 5) is the direct cause of Loss.

**Accidental Bodily Injury** means Bodily Injury, but is not 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. Accidental Bodily Injury does not include conditions caused by repetitive motion injuries or cumulative trauma not a result of an Accident, including, but not limited to: 1) Osgood-Schlatter's disease; 2) bursitis; 3) chondromalacia; 4) shin splints; 5) stress fractures; 6) tendinitis; and 7) carpal tunnel syndrome.

**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. The Benefit Administrator can also arrange a cash advance with your Visa issuing bank. **However, you are responsible for the cost of any replacement items shipped to you.**

**Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. **NOTE: All costs are your responsibility.**

**Prescription Assistance and Valuable Document Delivery Arrangements** can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at home or elsewhere. **NOTE: All costs are your responsibility.**

**Pre-Trip Assistance** can give you information on your destination before you leave—information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.

**Additional Provisions for Travel and Emergency Assistance Services:** The benefit described in this Guide to Benefit will only apply to Visa Signature cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

FORM #VTEAS - 2010 (Stand 04/11)

## TRIP CANCELLATION/TRIP INTERRUPTION

In the event of the Insured Person's Trip Cancellation or Trip Interruption, we will pay up to the Trip Cancellation/Trip Interruption Benefit Amount of \$5,000.

Payment will not exceed either: 1) the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s); or 2) \$5,000.

The Insured Person will relinquish to us any unused vouchers, tickets, coupons, or travel privileges for which we have reimbursed the Insured Person.

The Trip Cancellation or Trip Interruption of the Insured Person must be caused by or result from: 1) Death of an immediate family member, spouse, or physical illness of the Insured Person or an Immediate Family Member of the Insured Person; or 2) Default of the Common Carrier resulting from Financial Insolvency.

The death, Accidental Bodily Injury, disease, or physical illness must be verified by a Physician and must prevent the Insured Person from traveling on a Covered Trip.

**Additional Benefits**

**Additional Scheduled Air Accidental Death & Dismemberment Insurance:** As a Visa cardholder, You, Your spouse (or Domestic Partner), and unmarried Dependent Children will be automatically insured up to the Benefit Amount of one thousand dollars (\$1,000.00) provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers, or coupons, has been charged to Your eligible Visa card account. You are insured against Accidental Loss of life, limb, sight, speech, or hearing while: 1) riding as a passenger in or entering, exiting, or being struck by a scheduled aircraft or a conveyance operated by a military transport service; or 2) riding as a passenger in, entering, or exiting any conveyance licensed to carry the public for a fee and while traveling to or from the airport; a) immediately preceding the departure of a scheduled aircraft on which the Insured Person has purchased passage; and b) immediately following the arrival of a scheduled aircraft on which the Insured Person was a passenger; or 3) at the airport, at the beginning or end of the flight.

The entire cost of the Scheduled Airline passenger fare, less redeemable certificates, vouchers or coupons, must be charged to the Insured Person's account issued by the Policyholder. This charge must occur during the policy period. If the purchase of the Scheduled Airline passenger fare is not made prior to the Insured Person's arrival at the airport, coverage begins at the time the entire cost of the passenger fare, less redeemable certificates, vouchers, or coupons, is charged to the Insured Person's account issued by the Policyholder.

**Eligibility:** This travel insurance plan is provided to Visa cardholders automatically when the entire cost of the passenger fare(s) is charged to the eligible Visa card while the insurance is effective. It is not necessary for You to notify Your financial institution, the Plan Administrator, or Federal Insurance Company (the "Company") when tickets are purchased.

**The Cost:** This travel insurance plan is provided at no additional cost to eligible Visa cardholders. Your financial institution pays the cardholders premium as a benefit of card membership.

**Beneficiary:** 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) Your parents, d) Your brothers and sisters, e) Your estate. All other indemnities will be paid to You.

**The Benefits:** The Full Benefit Amount of one thousand dollars (\$1,000.00) is payable for Accidental Loss of Life, two or more Members, sickness and hearing or any combination thereof, if the insured dies within ninety (90) days of the date of the accident, or if you're detained by local authorities, have a car accident, or need legal assistance. Fifty percent (50%) of the Benefit Amount is payable for Accidental Loss of one Member, sight of one eye, speech or hearing. Twenty-five percent (25%) of the Benefit Amount is payable for the Accidental loss of the thumb and index finger of the same hand.

**Definitions**

**Accident or Accidental** means a sudden, unforeseen, and unexpected event which: 1) happens by chance; 2) arises from a source external to the Insured Person; 3) is independent of illness, disease, or other bodily malfunction or medical or surgical treatment needed; 4) occurs while the Insured Person is insured under this policy which is in force; and 5) is the direct cause of Loss.

**Accidental Bodily Injury** means Bodily Injury, but is not 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. Accidental Bodily Injury does not include conditions caused by repetitive motion injuries or cumulative trauma not a result of an Accident, including, but not limited to: 1) Osgood-Schlatter's disease; 2) bursitis; 3) chondromalacia; 4) shin splints; 5) stress fractures; 6) tendinitis; and 7) carpal tunnel syndrome.

**Benefit Amount** means the Loss amount at the time the entire cost of the passenger fare is charged to an eligible Visa card account. 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 Accidental 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 among the Insured Persons up to the maximum limit of insurance.

**Covered Trip** means a trip, for which Common Carrier costs (other than taxi) are charged to the Insured Person's eligible Visa card account for travel on a Common Carrier when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers, or coupons, has been charged to an Insured Person's eligible Visa card account issued by the Policyholder, occurring while the insurance is in force.

**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 nineteen (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 designated in writing at enrollment by the primary Insured Person, who is at least eighteen (18) years of age, and who during the past twelve (12) months: 1) has been in a committed relationship with the primary Insured Person; and 2) has been the primary Insured Person's sole spousal equivalent; and 3) has resided in the same household as the primary Insured Person; and 4) has been jointly responsible with the primary Insured Person for each other's financial obligation, and who intends to continue the relationship indefinitely.

**Immediate Family Member** means spouse, Dependent Child or Children, or other relatives residing with the Insured Person.

**Insured's Location of Permanent Residence** means the city where the Insured Person has established his/her fixed and permanent principal home.

**Insured Person** means a person, qualifying as an eligible cardholder: 1) who elects insurance; or 2) for whom insurance is elected; or 3) and on whose behalf premium is paid.

**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 severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if the fingers, thumb, or foot is later reattached.

**Member** means hand or foot.

**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 which manifests itself when either: 1) medical care or treatment has been given; or 2) there exists symptoms which would cause a reasonably prudent person to seek medical diagnosis, care or treatment. The taking of prescription drugs or medication for controlled (continued) condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.

**Scheduled Airline** means an Airline which is either: 1) of United States registry and certified by the United States Government to carry passengers on a regularly scheduled basis; or 2) of foreign registry and approved by the United States government and the appropriate foreign authority.

**Trip Cancellation** means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Covered Trip 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 eligible cardholder.

**Exclusions:** This insurance does not cover Loss resulting from: 1) Your emotional trauma, mental or physical illness, disease, pregnancy, childbirth, or miscarriage, bacterial or viral infection (except bacterial infection caused by an Accident or from Accidental consumption of a substance contaminated with bacteria or bodily malfunctions; 2) suicide, attempted suicide, self-inflicted injuries, or self-inflicted injuries; or 3) declared or undeclared war, but war does not include acts of terrorism. This insurance also does not apply to an Accident occurring while you are in, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply if you temporarily perform pilot or crew functions in a life threatening emergency.

**The following Exclusions are added to Financial Services Common Carrier Trip Cancellation/Trip Interruption Only.** This insurance does not apply to loss caused by or resulting from: 1) a pre-existing Condition; or 2) Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving; or 3) cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a Loss covered under this policy; or 4) 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; or 5) 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 treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy; or 6) suicide, attempted suicide, or intentionally self-inflicted injuries; or 7) declared or undeclared war, but war does not include acts of terrorism.

**Claim Notice:** Written claim notice must be given to the Company within twenty (20) days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within twenty (20) days will not invalidate or reduce any otherwise valid claim, if notice is given as soon as reasonably possible.

**Claim Forms:** When the Company receives notice of a claim, the Company will send You forms for giving Proof of Loss to us within fifteen (15) days. If you do not receive the forms, You should send the Company a written description of the Loss.

**Effective Date:** This insurance is effective the date the insurance became effective for Your Visa card or on the date You became a Visa cardholder, whichever is latest; and will cease on the date the master policy 6478-07-74 is terminated or on the date Your Visa card ceases to be in good standing, whichever occurs first. Answers to specific questions can be obtained by writing the **Plan Administrator.** To make a claim please contact the **Plan Administrator.**

**Benefit Amount** means the Loss amount at the time the entire cost of the passenger fare is charged to an eligible Visa card account. 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 Accidental 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 among the Insured Persons up to the maximum limit of insurance.

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**Member** means hand or foot.

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**You or Yours** means eligible cardholder.

**Exclusions:** This insurance does not cover Loss resulting from: 1) Your emotional trauma, mental or physical illness, disease, pregnancy, childbirth, or miscarriage, bacterial or viral infection (except bacterial infection caused by an Accident or from Accidental consumption of a substance contaminated with bacteria or bodily malfunctions; 2) suicide, attempted suicide, self-inflicted injuries, or self-inflicted injuries; or 3) declared or undeclared war, but war does not include acts of terrorism. This insurance also does not apply to an Accident occurring while you are in, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply if you temporarily perform pilot or crew functions in a life threatening emergency.

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**You or Yours** means eligible cardholder.

**Exclusions:** This insurance does not cover Loss resulting from: 1) Your emotional trauma, mental or physical illness, disease, pregnancy, childbirth, or miscarriage, bacterial or viral infection (except bacterial infection caused by an Accident or from Accidental consumption of a substance contaminated with bacteria or bodily malfunctions; 2) suicide, attempted suicide, self-inflicted injuries, or self-inflicted injuries; or 3) declared or undeclared war, but war does not include acts of terrorism. This insurance also does not apply to an Accident occurring while you are in, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply if you temporarily perform pilot or crew functions in a life threatening emergency.

**The following Exclusions are added to Financial Services Common Carrier Trip Cancellation/Trip Interruption Only.** This insurance does not apply to loss caused by or resulting from: 1) a pre-existing Condition; or 2) Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving; or 3) cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a Loss covered under this policy; or 4) 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; or 5) 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 treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy; or 6) suicide, attempted suicide, or intentionally self-inflicted injuries; or 7) declared or undeclared war, but war does not include acts of terrorism.

**Claim Notice:** Written claim notice must be given to the Company within twenty (20) days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within twenty (20) days will not invalidate or reduce any otherwise valid claim, if notice is given as soon as reasonably possible.

## PRESENTING YOUR VISA SIGNATURE PERKS AND BENEFITS\*

- **Travel** – Receive complimentary discounts and upgrades at top hotels, resorts, and cruise lines.

• **Entertainment** – Enjoy access to advance ticket sales and preferred seating at concerts and live Broadway shows.

• **Fine Wine & Food** – Indulge your passion for everything gourmet with special dining and wine experiences. Attend dining events, plus enjoy complimentary wine tastings and discounts at over 60 Sonoma County wineries.

• **Sports** – Get up close and personal at once-in-a-lifetime sporting events. Plus treat yourself to premier golf outings and football game-day experiences.

• **Visa Signature Concierge™** – Save time and make your life easier with the complimentary Visa Signature Concierge service. Just call anytime, 24 hours a day. The Visa Signature Concierge service can help you find tickets to the top sports and entertainment events, book travel, make dinner reservations, and even help you find the perfect gift. To use the Visa Signature Concierge service, call (800) 953-7392. For calls outside the United States, call us collect at (630) 350-4551.

• **Shopping** – Enjoy discounts and special offers at premium retailers, from jewelry to apparel and electronics.

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

• **Year-End Summary Statement** – At your option, receive a detailed summary of Visa Signature spending during the year for convenient budget analysis and financial planning.

• **Warranty Management Service** – Get double the time period of the original manufacturer's written U.S. warranty warranty up to one (1) additional year on warranties of three (3) years or less when you purchase an eligible item entirely with your eligible Visa Signature card. You can also enjoy other purchase features like warranty registration and the option to purchase Extended Service Agreements with Visa Performance Guarantee.

• **Purchase Security** – Will replace, repair, or reimburse you for eligible items of personal property up to \$500 per claim for ninety (90) days from the date of purchase due to covered reasons.

• **Lost/Stolen Card Reporting** – This 24 x 7 x 365 worldwide service saves you valuable time if you need to report a lost or stolen Visa Signature card.

• **Travel Accident Insurance** – Receive coverage for common carrier accidental death or dismemberment, at no extra cost, when you charge your entire travel fare to your eligible Visa Signature card.

• **Lost Luggage Reimbursement** – Feel confident knowing your checked or carry-on luggage is covered up to \$3,000 if lost or stolen when you charge your entire common carrier ticket to your eligible Visa Signature card.

• **Roadside Dispatch™** – Get convenient towing and locksmith referral services in the United States and Canada, available 24 hours a day, 7 days a week.

• **Travel and Emergency Assistance Services** – Get help coordinating medical, legal, and travel services while you're away from home.

• **Auto Rental Collision Damage Waiver** – Receive coverage, at no additional cost, for damage due to collision or theft. Just charge your entire rental transaction to your eligible Visa Signature card and decline the rental company's collision damage waiver.

For more details go to [visa.com/signature](http://visa.com/signature). What is this benefit?

\* Certain restrictions, limitations, and exclusions apply.

– Cardholders are responsible for the cost of any goods or services purchased by the Visa Signature Concierge on cardholders' behalf.

## AUTO RENTAL COLLISION DAMAGE WAIVER

Subject to the terms and conditions provided in this Guide to Benefit, the Visa Signature Auto Rental Collision Damage Waiver Benefit ("Auto Rental CDW") provides reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. In your country of residence, this benefit is supplemental to, and in excess of, any valid and collectible insurance from any other source. We will reimburse you only for the theft or damage not payable by any other party. Here are answers to some commonly asked questions about the benefit.

**Who is eligible?**  
You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Visa Signature card. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

**What is covered?**

Subject to the terms and conditions in this Guide to Benefit, if you do not have personal automobile insurance or any other insurance covering this theft or damage, this benefit reimburses you for the covered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges that occur while you are responsible for the rental vehicle. If you have personal automobile insurance or other insurance covering this theft or damage, the Visa Sig-

nature Auto Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance, and an unreimbursed portion of valid administrative and loss-of-use charges imposed by the auto rental company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility. Only vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence are covered.

This benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

**Where your country of residence, this benefit supplements, and applies except of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this Guide to Benefit, Visa Signature Auto Rental CDW applies to eligible theft or damage or expenses that are not covered by insurance or reimbursement.**

**The benefit covers:**

- Physical damage and/or theft of the covered rental vehicle.
- Valid loss-of-use charges imposed and substantiated by the auto rental company through a fleet utilization log.
- Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility.

**How do I activate this benefit?**

For the benefit to be in effect, you must:

- Initiate and complete the entire rental transaction with your eligible Visa Signature card, and
- Decline the auto rental company's collision damage waiver (CDW/LDW) option or similar provision

**Helpful hints:**

- 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 also to familiarize yourself with the terms and conditions of the auto rental agreement.

**What do I do if I have an accident or the rental vehicle is stolen?**

**Immediately call the Benefit Administrator at 1-800-397-9010 to report the theft or damage regardless of whether your liability has been established.** If you are outside the United States, call collect at 410-902-8012. The Benefit Administrator will answer any questions you or the auto rental company may have and will then send you a claim form.

**All incidents must be reported immediately following the theft or damage, but in no event later than forty-five (45) days<sup>†</sup> following the date of the theft or damage.** Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any incident. You must make every reasonable effort to protect the rental vehicle from theft or damage.

**What I need from the auto rental company in order to file a Visa Signature Auto Rental CDW claim?**

At the time of the theft or damage, or when you return the rental vehicle, immediately ask the auto rental company for:

- A copy of the accident report form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim.
- Any violation of the auto rental agreement or this benefit.
- Injury or anyone of 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(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.
- Wear and tear, gradual deterioration, or mechanical breakdown.

- Items not installed by the original manufacturer.
- Damage due to off-road operation of the rental vehicle.
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist 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 damage occurs (for example, leaving the vehicle running and unattended).

• Theft or damage reported more than forty-five (45) days<sup>†</sup> from the date of the incident.- Theft or damage for which a claim form has not been received within ninety (90) days<sup>†</sup> 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<sup>†</sup> of the date of the incident.

- A statement from your insurance carrier (and/or your employer or employer's insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, a notarized statement of no insurance or reimbursement is required.
- A copy of the declaration page from your automobile insurance carrier.

• A copy of the declaration page from your automobile insurance carrier.  
The following documents must be obtained from the auto rental company and provided to the Benefit Administrator:

- A copy of the accident report form.
- A copy of the initial and final auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.

**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 at **1-800-397-9010** for help. If you are outside the United States, call collect at 410-902-8012.

**When and where do I have this benefit?**

This benefit is available in the United States and most foreign countries. **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, we recommend you check with your auto rental company and the Benefit Administrator before you travel to make sure Visa Signature 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 does this benefit apply?**

Within your country of residence, Visa Signature Auto Rental CDW supplements, and applies in excess of, any valid and collectible insurance or reimbursement from any source. It does not duplicate insurance provided by or purchased through the auto rental company; it will not pay for theft or damage reimbursable by your own insurer, employer, employer's insurance, or any other valid and collectible insurance.

Reimbursement; however, it will pay for the outstanding deductible portion or other charges, including self-administration and loss-of-use charges not covered by your applicable automobile insurance policy. Outside your country of residence or if you do not have automobile insurance, you do not have to claim payment from any other source of insurance before receiving the benefit.

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 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 incident/occurrence. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of the incident/occurrence.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of three (3) 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 us unless all the terms of this Guide to Benefit have been complied with fully.

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

Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa Signature cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit, and if so, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa Signature cardholder. It is insured by indemnity insurance Company of North America.

**What 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 or anyone of 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(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.
- Wear and tear, gradual deterioration, or mechanical breakdown.

- Items not installed by the original manufacturer.
- Damage due to off-road operation of the rental vehicle.
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist 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 damage occurs (for example, leaving the vehicle running and unattended).

• Theft or damage reported more than forty-five (45) days<sup>†</sup> from the date of the incident.

• Theft or damage for which a claim form has not been received within ninety (90) days<sup>†</sup> 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<sup>†</sup> of the date of the incident.

• A statement from your insurance carrier (and/or your employer or employer's insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, a notarized statement of no insurance or reimbursement is required.

• A copy of the declaration page from your automobile insurance carrier.  
The following documents must be obtained from the auto rental company and provided to the Benefit Administrator:

- A copy of the accident report form.
- A copy of the initial and final auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.

- A police report, if obtainable.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

**If you experience difficulty in obtaining all the required documents within ninety (90) days<sup>†</sup> of the date of theft or damage, just submit the claim form and any documentation you already have available. All missing documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage.**

**Do I have to do anything else?**

Usually not. Under normal circumstances, the claim will be finalized within fifteen (15) days after the Visa Signature Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

However, if 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.

\* Not applicable to residents of certain states.

**Additional Provisions for Auto Rental CDW:** You must make every effort that would be made by a prudent and careful person to protect the rental vehicle from theft or damage. 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 coverage shall exist for such claim and your benefits may be canceled. 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 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 incident/occurrence. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of the incident/occurrence.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of three (3) 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 us unless all the terms of this Guide to Benefit have been complied with fully.

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

Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa Signature cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit, and if so, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa Signature cardholder. It is insured by indemnity insurance Company of North America.

**What 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 or anyone of 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(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.
- Wear and tear, gradual deterioration, or mechanical breakdown.

• Items not installed by the original manufacturer.

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

• Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist 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 damage occurs (for example, leaving the vehicle running and unattended).

• Theft or damage reported more than forty-five (45) days<sup>†</sup> from the date of the incident.

• Theft or damage for which a claim form has not been received within ninety (90) days<sup>†</sup> 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<sup>†</sup> of the date of the incident.

• A statement from your insurance carrier (and/or your employer or employer's insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, a notarized statement of no insurance or reimbursement is required.

• A copy of the declaration page from your automobile insurance carrier.  
The following documents must be obtained from the auto rental company and provided to the Benefit Administrator:

- A copy of the accident report form.
- A copy of the initial and final auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.

• A copy of the declaration page from your automobile insurance carrier.  
The following documents must be obtained from the auto rental company and provided to the Benefit Administrator:

- A copy of the accident report form.
- A copy of the initial and final auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.

- Cellular Wireless Telephones that are lost or "mysteriously disappear." "Mysterious disappearance" means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act of a person or persons.

• Cellular Wireless Telephones under the care and control of a common carrier (including, but not limited to, U.S. Postal Service, airplanes, or delivery services).

• Cellular Wireless Telephones stolen from baggage unless hand-carried and under Your personal supervision, or under the supervision of Your traveling companion who is previously known to You. You must give all assistance as may be reasonably necessary to secure all rights and remedies.

No legal action for a claim may be brought against Us until sixty (60) days after the Benefit Administrator receives all necessary documentation needed to substantiate damage or theft. After the expiration of three (3) 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 Us unless the terms and conditions of this Guide to Benefit 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 Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. The Cellular Telephone Protection described in this Guide to Benefit will not apply to cardholders whose applicable Visa card account(s) are closed, delinquent, or otherwise in default.

Termination dates may vary by financial institutions. Visa and/or Your financial institution can cancel or non-renew the benefit, and if we do, we will notify You at least thirty (30) days in advance. This information describes the benefit provided to You as a Visa cardholder. It is insured by Indemnity Insurance Company of North America.

**Do I need to keep copies of receipts or any other records?**  
Yes. If you want to file a claim, You will need copies of Your card statement reflecting monthly Cellular Wireless Telephone bill payments during the time of the damage or theft and Your store receipt for purchase of Your new Cellular Wireless Telephone.

No. Your eligible purchases are automatically covered.

**Do I need to keep copies of receipts or any other records?**  
Yes. If you want to file a claim, You will need copies of Your itemized Visa card receipt and your store receipt.

**How do I file a claim?**  
Call the Benefit Administrator at **1-866-894-8569** (or collect at 410-581-9994) within sixty (60) days of theft or damage. **Please note: If you do not give such notice within sixty (60) days after the damage or theft Your claim may be denied.** The Benefit Administrator representative will ask You for some preliminary claim information and send You the appropriate claim form. **This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of damage or theft of the eligible Cellular Wireless Telephone or Your claim may be denied.**

**What I need to submit with my claim?**  
• Your completed and signed claim form.

• Copies of Your card statement reflecting the entire monthly Cellular Wireless Telephone payments for the month preceding the date of damage or theft.

• A copy of Your cellular wireless service provider billing statement that corresponds with the above card statement.

• A copy of the original Cellular Wireless Telephone purchase receipt or other sufficient proof, as determined in the Benefit Administrator's sole discretion, of the Cellular Wireless Telephone model directly linked to Your Cellular Wireless Telephone account.

• If the claim is due to theft or criminal action, a copy of the police report **filed within forty-eight (48) hours of the occurrence.**

• Costs for notarizing affidavits or other similar documents, long distance telephone calls, and postage reasonably incurred as a result of your efforts to report a Covered Stolen Identity Event or to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.

• Costs incurred by you for a maximum of four (4) credit reports, requested as a result of a Covered Stolen Identity Event, from any entity approved by the Benefit Administrator.

• Actual lost wages for time taken away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.

• Costs for reasonable fees for an attorney appointed by the Benefit Administrator and related court fees you incur with the consent of the Benefit Administrator for suits brought against you by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods or services or default on a loan as a result of a Covered Stolen Identity Event.

• Documentation (if available) of any other settlement of the claim.

• Any other documentation deemed necessary, in the Benefit Administrator's sole discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the Cellular Wireless Telephone.

**How will I be reimbursed?**  
Depending on the nature and circumstances of the damage or theft, the Benefit Administrator, at its sole discretion, may choose to repair or replace the Cellular Wireless Telephone or reimburse the cardholder for the lesser of a) \$250 per claim or b) the current suggested retail price of a replacement Cellular Wireless Telephone of like kind and quality, excluding taxes, delivery and transportation charges, and any fees associated with the Cellular Wireless Telephone service provider, less the fifty-dollar (\$50.00) co-payment.

**What items are not covered?**  
• Any dishonest, criminal, malicious, or fraudulent acts by you.- Any damages, loss, or indemnification unless otherwise stated in this disclosure.
- Costs associated with any legal action or suit other than those set forth under Covered costs.
- Sick days and any time taken from self-employment.
- Any costs as a result of theft or unauthorized use of an account by a person with whom the account has been entrusted.

**Is there a charge for these services?**  
No. Your financial institution provides this benefit to you at no additional cost.

**When and where am I covered?**  
Payment for Covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada for a loss occurring during the benefit period.

**How do I file a claim?**  
Call our Benefit Administrator, toll-free, at **1-866-679-5660** immediately when you reasonably believe a Covered Stolen Identity Event has occurred and provide information including, but not limited to, how, when, and where the Covered Stolen Identity Event occurred. The Benefit Administrator may also require other reasonable information or documents regarding the loss.

**What documents do I need to submit with my claim?**  
A signed, sworn proof of loss or affidavit containing the information requested by the Benefit Administrator must be submitted within sixty (60) days.

- Cellular Wireless Telephones that are lost or "mysteriously disappear." "Mysterious disappearance" means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act of a person or persons.

• Cellular Wireless Telephones under the care and control of a common carrier (including, but not limited to, U.S. Postal Service, airplanes, or delivery services).

• Cellular Wireless Telephones stolen from baggage unless hand-carried and under Your personal supervision, or under the supervision of Your traveling companion who is previously known to You. You must give all assistance as may be reasonably necessary to secure all rights and remedies.

No legal action for a claim may be brought against Us until sixty (60) days after the Benefit Administrator receives all necessary documentation needed to substantiate damage or theft. After the expiration of three (3) 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 Us unless the terms and conditions of this Guide to Benefit 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 Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. The Cellular Telephone Protection described in this Guide to Benefit will not apply to cardholders whose applicable Visa card account(s) are closed, delinquent, or otherwise in default.

Termination dates may vary by financial institutions. Visa and/or Your financial institution can cancel or non-renew the benefit, and if we do, we will notify You at least thirty (30) days in advance. This information describes the benefit provided to You as a Visa cardholder. It is insured by Indemnity Insurance Company of North America.

**Do I need to keep copies of receipts or any other records?**  
Yes. If you want to file a claim, You will need copies of Your itemized Visa card receipt and your store receipt.

**How do I file a claim?**  
Call the Benefit Administrator at **1-866-894-8569** (or collect at 410-581-9994) within sixty (60) days of theft or damage. **Please note: If you do not give such notice within sixty (60) days after the damage or theft Your claim may be denied.** The Customer Service Representative will ask you for some preliminary claim information and send you the appropriate claim form. **This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of damage or theft of the eligible Cellular Wireless Telephone or Your claim may be denied.**

**What I need to submit with my claim?**  
• Your completed and signed claim form.

• Copies of Your card statement reflecting the entire monthly Cellular Wireless Telephone payments for the month preceding the date of damage or theft.

• A copy of Your cellular wireless service provider billing statement that corresponds with the above card statement.

• A copy of the original Cellular Wireless Telephone purchase receipt or other sufficient proof, as determined in the Benefit Administrator's sole discretion, of the Cellular Wireless Telephone model directly linked to Your Cellular Wireless Telephone account.

• If the claim is due to theft or criminal action, a copy of the police report **filed within forty-eight (48) hours of the occurrence.**

• Costs for notarizing affidavits or other similar documents, long distance telephone calls, and postage reasonably incurred as a result of your efforts to report a Covered Stolen Identity Event or to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.