Items not installed by the original manufacturer wear and tear, gradual deterioration, or mechanical breakdown 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 dulgs, or due to contraband or illegal activities
 Meas and fear underly detection or machanical breakdown

Depreciation of the rental venicle caused by the incident including, but not limited to, Cost of any insurance or collision damage waiver offered by or purchased through the auto reptal company.

> Personal Hability Injury of anyone or damage to anything inside or outside the rental vehicle Any violation of the auto rental agreement or this benefit

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

ion you assume under any agreement (other than the deductible under your What else is MOT covered?

## or questions about a specific vehicle, call the Benefit Administrator.

specifically as small group transportation vehicles (for a maximum of eight (8) people including the driver).

Vans are not covered, with the exception of those manufactured and designed 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.

Mercedes-Benz, Cadillac, and Lincoln are covered. Lotus, Maserati, Porsche, and Kolls Koyce. However, selected models of BMW, Aartın, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, L

Examples of excluded expensive or exotic automobiles include: the Aston antique automobiles; certain vans; vehicles that have an open cargo bed; trucks proforcycles; and motorbiles; limousines; and recreational vehicles. • Exemples of explinded apparative or exerts automobiles includes the Association. The following vehicles are not covered by Auto Rental CDW: expensive, exotic, and

# What types of rental vehicles are NOT covered?

nd loss-of-use charges imposed by the auto rental company, as well as reasonable whird farmange of the rental vehicle while it is our covered theft or damage of the rental vehicle while it is our responsibility. our personal automobile insurance and any unreimbursed portion of valid administrative If you <u>do</u> have personal automobile insurance or other insurance covering this theft or damage, the Auto Rental CDW benefit reimburses you for the deductible portion of

onable towing charges that occur while you are responsible for the re If you <u>do not</u> have personal automobile insurance or any other insurance covering this their or damage as this theft or damage as lihis their or or damage as like the subor or or and list set like the subor or damage as like the subor or damage. nert or damage or expenses that are not covered by insurance or reimbursement.

Within your country of residence, this benefit supplements, and applies excess of, any sidid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this benefit, Auto Rental CDW applies to eligible. The convexed by insurance or reimbursement. How does this coverage work with other insurance? r thirty-one (3 i) consecutive days outside your country of residence.

e intended to exceed titteen (15) consecutive days within your country of residence Please Note: This benefit only covers vehicle rental periods that neither exceed nor nearest qualified repair facility Reasonable and customary towing charges, due to covered theft or damage, to the percent qualified spanix facility.

valid loss-of-use charges imposed and substantiated by the auto rental company

dministrator to inquire about a specific vehicle. tions may apply. Please contact the Benefit

covered losses include:

This benefit is supplemental coverage, which means that reasonable expenses during the delay **not otherwise covered** by your Common Carrier, another party or your primary personal insurance policy, may be reimbursed up to five hundred dollars \$500.00) per ticket.

## What is NOT covered?

ne following are not covered under this benefit:

• Any delay due to a Covered Hazard which was made public or made known to you

Any pre-paid expenses related to your trip, such as preferred seating, etc.

### Filing a Trip Delay Reimbursement Claim:

# 1. Call the Benefit Administrator within thirty (30) days of the date of the trip

delay. The Benefit Administrator will ask you for some preliminary claim infor and send you a claim form.

Return the completed claim form and requested documentation within ninety (90) days of the date of your trip delay to the Benefit Administrator.

Please Note: Failure to contact the Benefit Administrator or return the completed claim form and documentation within the time periods indicated bove may result in the denial of your claim

#### What documents do I need to submit with my claim Your completed and signed claim form

• Your eligible card receipt showing the full travel fare charged to the card A copy of the Common Carrier ticket

• A statement from the Common Carrier explaining the reason for the delay · Copies of receipts for your claimed expense

## **Additional Provisions for Trip Delay Reimbursement:**

Trip Delay Reimbursement is supplemental to, and excess of, any valid and collectible avenue or recovery available to you, the eligible cardholder. The Benefit Administrator will reimburse the excess amount once all other coverage has been exhausted up to the You shall do all things reasonable to avoid or diminish any loss covered by this benefit

This provision will not be unreasonably applied to avoid claims.

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

shall exist for such claim and your benefits may be canceled. Each claimant agrees that epresentations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation

Once you report an occurrence, a claim file will be opened and shall remain open for ninety (90) days from the date of the trip delay. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator vithin ninety (90) days of the occurrence.

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

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

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent ndorsements. Modifications to the terms and conditions may be provided via additional described in this Guide to Benefit will not apply to cardholders whose accounts have

nination dates vary by financial institutions. Your financial institution can cancel or - renew the benefit, and if so, you will be notified at least thirty (30) days in advance.

The 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 What losses are covered?

аанновы апуетs репліства ву спе зако гепсы здгеетель аге соуегеа. 'ou are eligible only if you are a valid cardholder whose name is embossed on an eligible and Issued in the United States. Only you as the primmay renter of the vehicle and any dditional distoers enmitted by the auto reorizal agreement are covered. Who is eligible for this benefit?

collision or theft up to the actual cash value of most rental venicies.

Winat is the Auto Rental Collision Damage waiver ("Auto Rental CWU") benefit offers insurance The Auto Rental Collision Damage Waiver ("Auto Rental WCD") benefit offers insurance coverage for automobile rentals made with your card. The benefit provides reimbursement (subject to the termas and conditions in guide) for damage due to commission of the rentals well that the second conditions in this guide) for damage and conditions in the second card and conditions in the second card and conditions of the second card and ca Benefit Information:

# Walver

# What is Auto Rental Collision Damage

# Benefits—For Travel

FORM#BACMLWM50KCH - INHOME 04/13 aministrator provides services on benait of the Provider

ermination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in divance. This information is a description of the benefit provided to you as a cardholder. Indemnity insurance Company of North America ("Provider") is the underwriter of this enefit are disciplinated by the company of the for its administration and claims. The Benefit administration and claims. The Benefit efficients are solely responsible for its administration and claims. peen snsbeugeg or canceled. lescribed in this Guide to Benefit will not apply to cardholders whose accounts have buide to Benefit mailings, statement inserts, or statement messages. The benefit

nents. Modifications to the terms and conditions may be provided via additional The benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this cluide to Benefit may be modified by subsequent and the conditions conditions. legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

brought more than two (2) years after the time for giving Proof of Loss. Further, n No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be

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 all assistance 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.

No loral series for a claim may be brought arraises the Benisles with left of the secure all rights and series. that is not completely substantiated in the manner requ within six (6) months of the date of product failure.

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 has it not completely substantiated in the manner required by the Benefit Administrator within its ty MD months of the date of product failures. of fraud, intentional concealment, or misrepresentation of material fact. will be accurate and complete. Any and all relevant provisions shall be void in any case ienetits may de canceled. Each claimant agrees that representations regarding claims of limited to, the cost of repair services, no benefit shall exist for such claim and your If you make any claim knowing it to be false or fraudulent in any respect including, but

ected by this benefit. This provision will not be unr You shall use due diligence and do all things reasonable to avoid or diminish any loss or I his benefit applies only to you, the eligible cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible card.

### Additional Provisions for Warranty Manager Service:

This information is a description of the benefit provided to you as a 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.

What is Lost Luggage Reimbursement?

### FORM# BACTD50012H 04/13

### Benefit Information:

#### ursement Level: Three thousand dollars (\$3,000.00) What is this benefit?

When You take a trip and pay for the entire cost of Common Carrier tickets with Your eligible card, You may be eligible to receive reimbursement if Your Checked Luggage or Carry-on Baggage and/or its contents are lost due to theft or misdirection by the Common Carrier.

You will be reimbursed for the difference between the "value of the amount claimed" and the Common Carrier's payment up to three thousand dollars (\$3,000.00) per trip (for New York residents, coverage is limited to two thousand dollars (\$2,000.00) per bag), provided the luggage was lost due to theft or misdirection by the Common Carrier.

Who is eligible for this benefit? are eligible if You charge a covered trip to Your valid, card issued in the United ites. Only Your Checked Luggage or Carry-on Baggage is covered.

What is covered? The value of Your Checked Luggage and Carry-on Baggage and/or its contents are covered up to three thousand dollars (\$3,000.00) maximum per trip, provided the

o unee triousand dollars (\$3,000.00) maximum per trip, provided the ntents are lost due to theft or misdirection by the Common Carrier. This benefit is supplemental to and excess of any valid and collectible insurance and/or

collectible reimbursement from another source. This means that Your reimbursemer amount is determined by the difference between the "value of the amount claimed" and the amount of any other collectible reimbursement, such as payment from the Comm Carrier, "Value of the amount claimed" is the lesser of the following three amounts: the original purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection (with appropriate deduction for depreciation), and the cost to

## What items or losses are NOT covered?

- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges,
- · Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps,
- Property shipped as freight or shipped prior to trip departure dat
- Items specifically identified or described in and insured under any other insurance
- Losses resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection)
- Business Items, cellular telephones, or art objects

Business Items means items that are used in the purchase, sale, production, promotion or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.). ехсепаеа warranty Protection is supplemental to, and excess of, that coverage Do I have to file with my insurance company?

The Benefit Administrator will assist in facilitating in-home service for eligible items with a purchase price of five hundred dollars (\$500.00) or greater. While the Benefit Administrator will make every effort to provide in-home repair service for eligible items, auch service may not be available in all circumatances. For example, some repairs require the controlled environment of a factory authorized service center. If you live beyond a first (50) mile radius of any authorized service center, you may be required to ship the product to the servicer, in-home service slso requires that an adult of legal age be present at the location where in-home service will occur. raith Will Tultill the odilgation under the denetit.

in elther case, the benefit Administrator's payment, replacement, or repair made in good repairs made at the manufacturer's authorized repair facility are covered. 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

What about repairs? Under normal circumstances, reimbursement will take place within five (5) business days

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 rand receipt, less shipping and handling fees, up to a maximum of ten thousand dollars (\$510,000,00) per claim, and a maximum of fifty thousand dollars (\$50,000,00) per claim, and a maximum of fifty thousand dollars (\$50,000,00) per claim, and a maximum of fifty thousand dollars (\$50,000,00) per claim, and a maximum of fifty thousand bollars (\$50,000,00) per claim, and a maximum of fifty thousand bollars (\$50,000,00) per claim, and a maximum of fifty thousand bollars (\$50,000,00) per claim, and a maximum of fifty thousand bollars (\$50,000,00) per claim, and a maximum of fifty thousand bollars (\$50,000,00) per claim, and a maximum of fifty thousand bollars (\$50,000,00) per claim, and a maximum of fifty thousand bollars (\$50,000,000) per claim, and a maximum of fifty thousand bollars (\$50,000,000) per claim, and a maximum of fifty thousand bollars (\$50,000,000) per claim, and a maximum of fifty thousand bollars (\$50,000,000) per claim, and a maximum of fifty thousand bollars (\$50,000,000) per claim, and a maximum of fifty thousand bollars (\$50,000,000) per claim, and a maximum of fifty thousand bollars (\$50,000,000) per claim, and a maximum of fifty thousand bollars (\$50,000,000) per claim, and a maximum of fifty thousand bollars (\$50,000,000) per claim, and a maximum of fifty thousand bollars (\$50,000,000) per claim, and a maximum of fifty thousand bollars (\$50,000,000) per claim, and a maximum of fifty thousand bollars (\$50,000,000) per claim, and a maximum of fifty thousand bollars (\$50,000,000) per claim, and a maximum of fifty thousand bollars (\$50,000,000) per claim, and a maximum of fifty thousand bollars (\$50,000,000) per claim, and a maximum of fifty thousand bollars (\$50,000,000) per claim, and a maximum of fifty thousand bollars (\$50,000,000) per clai How will I be reimbursed?

Please Note: All claims must be fully substantiated. The original repair order

· The itemized store receipt

he maintenance record and receipts) essary to substantiate your ciaim (this includes bills and, it necessary, a copy of A description and serial number of the item, and any other doc A copy of the original manufacturer's written U.S. warranty and any other applicable

Complete and sign the claim form sent to you by the Benefit Administrator and submit to within mistrator and submit within minety (90) days of the product failure along with the following documents: What documents do I need to submit with my claim?

aster filing, or to leam more about the Warranty Manager Service benefit, visit 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. 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.

Call the Benefit Administrator 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.

# Filing an Extended Warranty Protection Claim:

that you need to file a claim, as these documents will be required to verify your claim however, you should keep copies of your card receipt, your store receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty in the event voc it you ve already registererd your purchase. It you have not registered your purchase Should I keep copies of receipts or any other records? Osed or pre-owned items

Medical equipment

Carry-on Baggage means the baggage which You personally carry onto the Common

Checked Luggage means suitcases or other containers specifically designed for inal belongings, for which a claim check has been issued to You by a

Common Carrier means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or community rail or community by lines. Eligible Person means a cardholder who pays for the specific occasions covered by

Immediately notify the Common Carrier to begin their claims process.

Call the Benefit Administrator. Notification to the Benefit Administrator must be made within twenty (20) days from the date the luggage was lost or stolen. The

Benefit Administrator will answer any questions You may have and send You a special

the address provided:

A copy of Your card statement, charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for with Your eligible card

• Proof of ticketing by the Common Carrier, including, but not limited to, itinerary,

A copy of the check, settlement, denial, or explanation of coverage issued by the Common Carrier together with a copy of the Common Carrier's completed claim

form, a list of the items lost and their value, and a copy of the luggage claim check

A copy of Your 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.

• Any other documentation deemed necessary by the Benefit Administrator to

Yes. If You have personal insurance (i.e., homeowner's, renter's, or other insurance applicable to the lost or stolen luggage or contents), You are required to file a claim

days of the date the luggage was lost or stolen, Your claim may be denied

What do I do if my luggage or its contents are lost or stolen?

Immediate Family Member means Your spouse or legal dependent children under age eighteen (18) [under age twenty-five (25) if enrolled as a full-time student at an

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of two (2) 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 fou and Your means an Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible card. Filing a Lost Luggage Reimbursement Claim:

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to 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 cardholders whose accounts have been supended as caseled.

r non-renew the benefit, and it they do, they will notify you at least to dvance. This information is a description of the benefit provided to You ddemnity Insurance Company of North America ("Provider") is the un enefit and is solely responsible for its administration and clain dministrator provides services on behalf of the Provider.

# For roadside assistance, call 1.800.VISA.TOW (1.800.847.2869).

For \$59.95 per service call, the program provides:

Towing – Up to 5 miles included<sup>1</sup>

Tire Changing – must have good, inflated spare
Jump Starting – battery boost

· Lockout Service (no key replacement)

Roadside Dispatch will ask you where you are, what the problem is, and while we remain

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easie

nip or pre-enrollment is required. Just call us toll free when you need us at

or non-renew the benefit for cardholders, and if they do, they will notify you at least

escribed in this Guide to Benefit will not apply to cardholders whose accounts have endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

Benefit have been complied with fully.

This panells is provided to alicible cardholders at no additional sect.

organical de assistance de may redondony de required to secure an mente after the Benefit Agministrator has paid your claim oc loss or damage, all your rights and remedite definition to school soft or between the work of between the work to the soft or between the work of the properties of the work of the properties of the work within six (6) months of the date of damage or theft.

that is not completely substantiated in the manner required by the Benefit Administrator ) months from the date of the damage or theft. No payment will be made on a clai Once you report an occurrence, a claim file will be opened and shall remain open for six nisrepresentation of material fact  $\check{b}\gamma$  the cardholder.

provisions shall be void in any case of fraud, intentional concealment, s regarding claims will be accurate and complete. Any and all relevant your benefits may be canceled. Each cardholder and policyholder agrees that any not limited to, the cost of repair services, no coverage shall exist for such claim and If you make any claim knowing it to be false or fraudulent in any respect including, but

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. receives the eligible gitts you purchase with your eligible card. ction provides benefits only to you, the eligible cardiolder, and to whomever

#### Additional Provisions for Purchase Security:

such a pair or set, nor more than the proportionate part of an aggregate parted the contribution. The proportionate part of an aggregate parted and this price of such pair or set. Purchase Security is not "contribution" insurance, and this "non-contribution" provisions shall take precedence over "non-contribution" provisions shall take precedence over "non-contribution" provisions from the provision shall take precedence over "non-contribution" provisions. tolen or damaged, regardless of any special value that the item may have as part of will receive no more than the value (as described herein) of the particular part or part: as recorded on the card receipt. Where a protected item is part of a pair or set, you ollars (\$50,000.00) per cardholder. You will receive no more than the purchase price ortion of your insurance or indemnity for eligible claims. The maximum limit of ability is ten thousand dollars (\$70,000,00) per claim occurrence, and fifty thousand iability of the denetic. Purchase Security will also pay for the outstanding deduc narged to your eligible account, and subject to the terms, exclusions, and limits o ity has been exhausted, Purchase Security will cover the loss up to the amoun rers, automobile, or employers insurance policies). Atter all insurance c

leductible, a copy of your personal Declarations Page may be sufficient.\* enefit Administrator, where the claim amount is within your personal insurance our insurance company along with your claim form. In some cases, at the option of the laim with your insurance company and to submit a copy of any claim settlement fro nsurance, or it you are covered by your employer's insurance, you are required to file a es. It you nave insurance (i.e., business owners, nomeowners, renters, or autor Do I have to file a claim with my insurance company?

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

service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee.

Additional fees may apply for winching services under certain circumstances. Note: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor your financial institution shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for disnath are set with the customer. may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor your financial institution provide any assurances as to the ability of the Service Provider to meet such estimates. You are esponsible for any roadside assistance or towing charges incurred by facilities ponding to your request even if you are not with your vehicle or your vehicle is gone oon their arrival. Services provided by United States Auto Club. Moto nis program may be discontinued at any time without prior notice. Program void where

For benefit questions, call 1.800.914.8563 or if you are outside of the U.S., call collect

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

price of the covered item as recorded on your eligible card receipt, less shipping and handling charges, up to a maximum of ten thousand dollars (\$70,000,00) per calaim and fifty thousand dollars (\$50,000,00) per cardiolder.\* . You may be reimbursed for the eligible item, but not more than the original purch

locumentation of theft/damage has been submitted or is received. typically you will be notified of this decision within fifteen (15) days after the requirec stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced A damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced.

If you have met the terms and conditions of the benefit and depending on the nature How does the reimbursement process work?

## Purchase Security Reimbursement Details:

damage or theft. In cases of damage, you may be asked to send, **at your expense**, the damaged tiem to substantiate the claim, so make sure to keep the damaged hurchase in your nossession.

All claims must be fully substantiated as to the time, place, cause, and amount of ниу отпет досительной деетед песеззагу то substantiate your ciaim Documentation (if available) of any other settlement of the loss

 A copy of your insurance Declarations Page(s); ("Declarations Page" means the
document(s) in your insurance policy that lists names, coverages, limits, effective dates
and deductibles) when applicable eligibility for benefits

ite report, insurance ciaim, or ioss report or otner report sutficient to determin • A police report (made within 48 hours of the occurrence in the case of theft), The itemized store receipt

Your completed and signed claim form

What documents do I need to submit with my claim?

Your claim must contain the time, place, cause, and amount of the theft or damage, plus the following documentation substantiating your loss:

ease Note: If you do not notify the Benefit Administrator within sixty (60) days after e loss or damage, your claim may be denied.

he gift recipient must provide all the documents necessary to fully substantiate ift recipients of eligible items may also handle the claim process if you wish. However Call the Benefit Administrator within sixty (60) days of loss or damage. The Benefit Administrator will ask you for some preliminary claim information and send you the appropriate claim form. This claim form must be completed, signed, and returned

#### How do I file a claim? Filing a Purchase Security Claim:

es. If you want to file a claim, you will need copies of your card receipt and your store Should I keep copies of receipts or any other records?

Iraveler's checks, cash, tickets, credit or debit cards and any other negotiable Rented or leased items, or items purchased on an installment plan and for which the
entire purchase price was not paid in full at the time of the occurrence

obeuers and ceiling rans oc ilmiced to, icems that are nard-wired or nard-piumbed, garage doors, garage door

Perishables and consumables, including, but not limited to, perfumes, cosmetics and Losses resulting from misdelivery or voluntary parting with property

Losses resulting from abuse, fraud, hostilities of any kind (including, but not limited
to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the
authorities, risks of contraband, illegal activities, normal wear and tear, flood,
earthquake, radioactive confamination, or damage from inherent product defects

сошраніон мно із ргечіоції кломи то уоц carried and under your personal supervision, or under the supervision of your traveling Items including, but not limited to, jewelry and watches from baggage unless hand-

Items under the care and control of a common carrier (including U.S. Postal Service,

• Items that mysteriously disappear; "Mysterious disappearance" means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons Items purchased for resale, professional, or commercial use

Broken items, unless damage is the result of a covered occurrence

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

Animais and living piants

limited-life items such as rechargeable batteries

Purchases made outside the U.S. are covered as long as they were made entirely with your eligible card and meet the terms and conditions of the benefit.

What about purchases made outside the U.S.?

erms and conditions of the benefit. Yes, as long as you purchased the gift entirely with your eligible card and it meets the Are gifts covered?

No, your eligible items are automatically covered. Do I need to register my purchases?

Eligible items of personal property purchased entirely with your eligible card are covered. What is covered by Purchase Security? You are eligible for this benefit if you are a valid cardholder of an eligible card issued in the United States.

Who is eligible for this benefit? Purchase Security will, at the Benefit Administrator's discretion, replace, repair, or reimburse you for eligible items of personal property purchased entirely with your eligible card if they are stolen or damaged\* within the first ninety (90) days of purchase. You may be reimbursed up to a maximum of ten thousand dollars (\$10,000,000) per cardholder. and fifty thousand dollars (\$0,000,000) per cardholder.

What is this benefit?

Benefit Information:

Benefits—For Purchases

What is Purchase Security?

Please read and retain for your records. Your eligibility is determined by the date your The and descriptions supersede any prior benefits and descriptions you may have

Your MERRILL+® Visa Signature® **Cardholder Benefits Guide** 

**Purchase Benefits** Purchase Security

• Warranty Manager Service

# **Travel Benefits**

Auto Rental Collision Damage Waiver

Common Carrier Travel Accident Insurance

• Travel and Emergency Assistance Services • Emergency Evacuation and Transportation/

**Repatriation of Remains Coverage** • Trip Cancellation/Trip Interruption

Trip Delay Reimbursement

Lost Luggage Reimbursement

• Roadside Dispatch® Program

Bank of America, N.A. is the issuer and administrator of this credit card program

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MERRILL+ is a registered trademark of Bank of America Corporation.

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(12/14)

Please see inside for complete details and limitations

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

Money, securities, credit or debit cards, checks, and traveler's checks

perishables, consumables, perfume, cosmetics, rugs and carpets, animals, cameras, sporting equipment, and household furniture

vith Your insurance company and submit a copy of any claim settlement along with If the claim amount is within Your personal insurance deductible, the Benefit Administrator may, at its discretion, deem a copy of Your personal insurance Declarations Page to be Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials

Transference of Claims:

How do I file a claim?

The completed claim form

boarding pass, or used ticket stub

tiate the loss or theft

Do I have to file a claim with my insurance company?

After the Benefit Administrator has paid Your claim of loss or theft under this reimbursement benefit, all Your rights and remedies against any party in respect of this loss or damage 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 easonably be required to secure all rights and remedies

**Additional Provisions for Lost Luggage Reimbursement:** 

Rented or leased items or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence.

not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door

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

Any costs other than those specifically covered under the terms of the original

equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle

Boats, automobiles, aircraft, and any other motorized vehicles and their motors,

written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty.

entirely with your eligible card and the eligible item has a valid original manufacturer's

purchases made outside of the U.S. are covered as long as you purchased the item

cardholder. Items with a purchase price of five hundred dollars (\$500.00) or higher may be elisible for in-home service

shown on your card receipt), less shipping and handling fees, up to a maximum of ter thousand dollars (\$10,000,00) per claim and fifty thousand dollars (\$50,000,00) per

This benefit is limited to no more than the original price of the purchased item (as

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 lost of the parameter of the paramete

How do I register my purchases?

To register an eligible purchase, call the Benefit Administrator will provide the address to which you can send in the Item's sales receipt and warranty in Energy to the didness to which you can send in the Item's sales receipt and warranty in provide the address to which you can send in the Item's sales receipt and warranty.

Voull have peace of mind knowing that your purchases' warranty information is registered and on file. Although Warranty Registration is take advantage of this valuable Warranty Protection benefits, you are encouraged to take advantage of this valuable environment arranging for a repair or replacement, instead of searching for critical deservice. When arranging for a repair or replacement, instead of searching for critical deservice.

You are eligible if you are a valid cardholder of an eligible card issued in the

even extend the warranties of eligible items purchased with your card. You can acce Marranty Manager Service provides you with valuable features to help manage, use and

documents, you can just pick up the phone and call the Benefit Administrato

Why should I use Warranty Registration to register my purchases?

What is Warranty Manager Service?

The Benefit Administrator provides services on behalf of the Provider.

thirty (30) days in advance. This information is a description of the benefit provi you as a cardholder, Indemnity Insurance Company of North America ("Provider") underwriter of this benefit and is solely responsible for its administration and of The Baselt Administrator provides can be ablatiful of the Provider

nanufacturer's written U.S. repair warranty, as supplied by the original man

Items purchased for resale, professional, or commercial use

What types of purchases are NOT covered?

What about purchases made outside of the U.S.?

How does Extended Warranty Protection work?

Warranty Registration Details:

Who is eligible for this benefit?

Extended Warranty Protection.

Benefit Information:

What is this benefit?

Extended Warranty Protection Details:

ntormation so this key information can be kept on file for you.

peners, and ceiling fans

be eligible for in-home service.

Lost Luggage Reimbursement is supplemental to and excess of any other valid and collectible avenue of recovery that is available to You, the eligible cardholder. The Benefit Administrator will refund the excess amount once all other reimbursement has been This benefit is available only to You, the eligible cardholder. You shall use due dilige

and do all things reasonable to avoid or diminish any loss to property protected by this benefit. This provision will not be applied unreasonably to avoid claims.

If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and Your benefits may be canceled. Each cardholder agree that representations regarding claims will be accurate and complete. Any and all relevant ons shall be void in any case of fraud, intentional concealment, or misrepresentatio

terms of this Guide to Benefit have been complied with fully.

been suspended or canceled. Termination dates may vary by financial institutions. Your financial institution can cance non-renew the benefit, and if they do, they will notify You at least thirty (30) days i

# What is the Roadside Dispatch® Program?

Roadside Dispatch® is a pay-per-use roadside assistance program provided expressly

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

• Fuel Delivery - up to 5 gallons (cost of fuel not included) Winching<sup>2</sup> (within 100 feet of paved or county maintained road only)

on the phone, we will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – we will advise you to hang up and dial 911. If you are not able to dial 911, we will call the non-emer number in your area, and will remain on the phone with you at your request until the holice arrive.) Not only will you not have to search for the name of a local tow or ye may even save you money because our rates are pre-negotiated. All fe

· Leases and mini leases

- Vehicles that do not meet the definition of covered vehicles
- Rental periods that either exceed or are intended to exceed fifteen (15) condays within your country of residence or thirty-one (31) consecutive days outside you
- 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 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?

where all 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 of an authorized driver permitted to operate the rental vehicle in accordance rental agreement between you and the auto rental company. This benefit ter 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: 1. Initiate and complete the entire rental transaction with your eligible card.
- 2. 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.

#### Filing an Auto Rental CDW Claim:

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

Immediately call the Benefit Administrator to report the theft or damage regardless of whether your liability has been established. The Benefit Administrator will answer any questions you or the auto rental company may have and will send you a claim form When should I report an incident?

When should I report an incident?

You should report theft or damage as soon as possible, but no later than fortyfive (45) days\* from the date of the incident. The Benefit Administrator reserves
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, so
you are advised to notify the Benefit Administrator immediately after any incident. Please Note: You must make every reasonable effort to protect the rental vehicle from theft or damage. As the cardholder, you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation.

# What do I need from the auto rental company in order to file a claim? At the time of the theft or damage, or when you return the rental vehicle, imm 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
- A copy of the initial and final auto rental agreement(s)
- A copy of the initial and final actoretical agreement(s)
   A copy of the repair estimate and itemized repair bill
   Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable

## Submit the documents gathered from the auto rental company (listed above) along with

the following additional documents to the Benefit Administrator The completed and signed Auto Rental CDW claim form.

- Please Note: Your completed claim form must be postmarked within ninety (90) days\* of the date of the theft or damage, even if all other required documentation is not yet available, or your claim may be denied.
- A copy of your receipt or monthly billing statement as prental was charged and paid for with your eligible card
- A statement from your insurance carrier (and/or your 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 ou have no applicable insurance or reimbursement, a notarized statement of no
- surance or reimbursement is required. · A copy of your primary insurance policy's Declarations Page to confirm you deductible. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles.
- ntation deemed necessary by the Benefit Admin Any otner documentation deemed necessary by the Benerit Administrator to substantiate the claim.
   Please Note: All remaining documents must be postmarked within three hundred and
- ixty-five (365) days of the date of theft or damage. If you have difficulty obtaining he 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

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 ecessary 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 B Administrator to the extent of the cost of payment made to you. You must giv Benefit Administrator all assistance as may reasonably be required to secure all I

\* Not applicable to residents of certain states.

### Additional Provisions for Auto Rental CDW:

You must make every effort that would be made by a reasonable and prudent person to protect the rental vehicle from theft or damage. This provision will not be unreasonably applied to avoid claims.

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

(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 the Provider until sixty (60) days after the Provider receives 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 the Provider unless all the terms of this Guide to Benefit have been complied with fully.

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

onditions contained in this Guide to Benefit may be modified by subsequent indorsements. 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 cardholders whose accounts have

Termination dates may vary by financial institution. Your financial institution can cancel for 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 cardholder.

Indemnity Insurance Company of North America ("Provider") is the underwriter of this penefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

#### What is Common Carrier Travel Accident Insurance?

#### The Plan:

As a Cardholder, you, your spouse or domestic partner and your dependent children will be automatically insured up to **one million dollars** (\$1,000,000.00) against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any Common Carrier on which passage has been purchased for the Insured Person; or 2) riding as a passenger in, entering or exiting any Conveyance licensed to carry the public for hire or any Courtesy Transportation provided without a specific charge and while traveling to or from the airport, terminal or station: a) immediately preceding the departure of the scheduled Common Carrier on which passage has been purchased for the Insured Person; or b) immediately following the ival of the scheduled Common Carrier on which the Insured Person was a passer or 3) at the airport, terminal or station at the beginning or end of the Common Carrie Covered Trip. If the purchase of the Common Carrier passenger fare is not made prior to the Insured Person's arrival at the airport, terminal or station, coverage will begin at the time the cost of the Common Carrier passenger fare is charged to the

The full Benefit Amount of **one million dollars (\$1,000,000.00)** is payable for accidental loss of life; loss of speech and loss of hearing; loss of speech and one of loss of hand, foot or sight of one eye; loss of hearing and one of loss of hand, foot or sight of one eye; loss of both hands, both feet, loss of sight or any combination thereof. 50% of the Principal Sum is payable for accidental loss of hand, foot or sight of one eye (any one of each); loss of speech or loss of hearing, 25% of the Principal Sum is payable o loss of thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers 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 they are later reattached. "Benefit Amount" means the Loss amoun

This insurance plan is provided to Cardholders, their spouse, or domestic partner and dependent children, automatically when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers or coupons, has been charged to son's Account issued by the financial institution. Coverage shall also be provided when free flights have been awarded from frequent flier or points program: vided that all of the miles or points were accumulated from charges on that card. It s not necessary for you to notify your financial institution, the administrator or the Company when tickets are purchased

This insurance plan is provided at no additional cost to eligible Cardholders. Your financial institution pays the full cost of the insurance

# The Loss of Life benefit will be paid to the beneficiary designated by you. If no such

Ine Loss of Life benefit Will be paid to the beneficiary designated by you. If no such designation has been made, the benefit will be paid to the first surviving beneficiary in the following order: a) your spouse or domestic partner, b) your child(ren), c) your parents, d) your brothers and sisters, e) your estate. You have the right to name a beneficiary. Beneficiary designations must be submitted in writing to the Plan Administrator. If any beneficiary has not reached the legal age of majority, then the Company will pay such eneficiary's legal guardian.

#### Aggregate limit of insurance:

If more than one Insured Person insured under the same Account suffers a loss in the same Accident, the Company will not pay more than two (2) times the applicable Benefit Amount (the Aggregate Limit of Insurance). If an Accident results in Benefit Amounts becoming payable, which when totaled, exceed two (2) times the applicable Benefit Amount, then the Aggregate Limit of Insurance will be divided proportionally among the Insured Persons, based on each applicable Benefit Amount.

Exclusions:

This insurance does not apply to any accident when the United States of America has imposed any trade or economic sanctions prohibiting insurance of any accident or when there is any other legal prohibition against providing insurance for any accident. This insurance also does not cover loss resulting from:
1) 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 by bacteria), or bodily malfunctions, or medical or surgical treatment; 2) participation in military action while in active military service; 3) suicide, attempted suicide or intentionally self-inflicted injuries; 4) declared or undeclared war; 5) while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency; 6) the commission or attempted or crew functions in a life threatening emergency; 6) the commission or attempted commission of any illegal act; 7) the Insured Person participating in parachute jumping from an aircraft; or 8) any occurrence while the Insured Person is incarcerated.

### Claim Notice

Written claim notice must be given to us within 20 days after the occurrence of any

## Claim Forms

vithin 15 days. If you do not receive the forms, you should send us a written description of the loss.

### Claim Proof of Loss.

Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss.

**Claim Payment:** We will pay you or your beneficiary the applicable benefit amount within 60 days after we receive complete proof of loss and you, the policyholder and/or the beneficiary have complied with all the terms of this policy.

## Effective Date:

Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the insured Person or the beginning of the period for which required premium is paid for you. Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meet the eligibility criteria as the Insured Person or the date on which we pay out 100% of the principal sum

Specific questions, beneficiary designations, and request for a claim form may be submitted to the **Plan Administrator** at the following address: CBSI Card Benefit Services

Harrison, NY 10528

## **Definitions:**

Accident or Accidental means a sudden unforeseen and unexpected event which

Accidental Bodily Injury means bodily injury which is accidental, the direct cause of a loss and occurs while you are insured under this policy, which is in force

Account means credit card accounts, debit card accounts, central bill accounts, checking accounts and savings accounts as to forth in the policy.

Benefit Amount means the amount which applies to you at the time the entire cost of he fare is charged to your account during the policy period.

Common Carrier means any motorized land, water or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or

Common Carrier Covered Trip means travel on a common carrier when the full fare for transportation has been charged to your account issued by the policyholder.

Commutation means travel between your residence and regular place of employment.

Courtesy Transportation means transportation provided without charge by a rental airport or hotel which transports you from the airport or stat ncy or hotel or from the rental car agency or hotel to the airport or station. Credit Card means a payment medium that takes the form of a credit card, credit plate,

charge plate, courtesy card or other identification card or device issued to you. You may use the credit card to purchase, hire, rent or lease property or services. Credit Card does not include a debit card. **Debit Card** means a payment medium that takes the form of a card, plate or other

Dependent Child means the Primary Insured Person's unmarried child from the moment

of birth, including a natural child, grandchild, stepchild or adopted child from the date placement with the Primary Insured Person. The Dependent Child must: 1) be unde e age of twenty-four (24); 2) be unmarried; 3) have no dependents; 4) be enrolled the age of twenty-tour (24); 2 be unimarities; 3) have no dependents; 4) be enrolled a full-time student at an Institution of Higher Learning; or 5) be classified as a Incapacitated Dependent Child.

**Domestic Partner** means a person designated by the primary insured person who is egistered as a domestic partner or legal equivalent under the laws of the governing urisdiction or who is at least 18 years of age and competent to enter into a contract; s not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 consecutive months prior to the date of nrollment; is not legally married or separated and as of the date of enrollment has with enrollment; is not legally married or separated and as of the date of enrollment has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person nor domestic partner can be married to, nor in a civil union with, anyone else.

Hazard means the circumstances for which this insurance is provided, as stated in the

Immediate Family Member means the insured person's spouse or domestic partner; children including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces and nephews. Incanacitated Dependent Child means a child who as a result of being mentally or

incapacitated Dependent Child means a child who, as a result or being mente physically challenged, is permanently incapable of self-support and permar dependent on the Primary Insured Person for support and maintenance. The incap must have occurred while the child was: 1) under the age of nineteen (19); or 2) in the age of twenty-five (25) if enrolled as a full-time student at an Institution of H Institution of Higher Learning means any accredited public or private college,

nal trade or vocational school beyond the twelfth (12th) grade **Insured Person** means eligible cardholders, their Spouse or Domestic Partner and Loss means accidental loss of foot, loss of hand, loss of hearing, loss of life, loss of

sight, loss of sight of one eye, loss of speech, loss of thumb and index finger. Loss occur within one year after the accident. Loss of Foot means the complete severance of a foot through or above the ankle joint. **Loss of Hand** means a complete severance, as determined by a physician, of at least 4 fingers at or above the metacarpal phalangeal joint on the same hand or at least 3 fingers and the thumb on the same hand.

Loss of Hearing means permanent, irrecoverable and total deafness, as determined by a physician, with an auditory threshold of more than 90 decibels in each ear. The deafness cannot be corrected by any aid or device.

**Loss of Sight** means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a physician. Loss of Sight of One Eye means permanent loss of vision of one eye. Remaining vision

t be no better than 20/200 using a corrective aid or device as det Loss of Speech means the permanent, irrecoverable and total loss of the capability of

peech without the aid of mechanical devices, as determined by a physician Loss of Thumb and Index Finger means complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a

Physician means a licensed practitioner of the healing arts acting within the scope of treatment is provided. Physician does not include you, an immediate family member your employer or business partner or the policyholder.

Proof of Loss means written evidence acceptable to us that an accident, accident bodily injury or loss has occurred.

Spouse means your husband or wife who is recognized as such by the laws of the jurisdiction in which the primary insured person resides. War means hostilities following a formal declaration of war by a governmental authority

in the absence of a formal declaration of war by a governmental authority, armed, open and continuous hostilities between two countries or armed, open and continuous ities between two factions, each in control of territory or claiming jurisdiction over ne geographic area of hostility.

We, Us and Our means Federal Insurance Company.

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is a summary of the principal provisions of the insurance while in effect. Complete policy provisions are contained in the master policy, on file with the policyholder.

Federal Insurance Company a member insurer of the Chubb Group of Insurance Companies
15 Mountain View Road, P.O. Box 1615
Warren, NJ 07061-1615

Policy #: 9907-44-35

BC 104 TAI

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

# Benefit Information:

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 vear. (Please keep in mind that, due to occasional issues such as distance, location, o me, 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 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.

### Is there a charge for these services?

No. Travel and Emergency Assistance Services are available to eligible cardholders at

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 goods or services 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 doctor dentists, and hospitals; assign a doctor to consult by phone with local medica ersonnel, if necessary, to monitor your condition; keep in contact with your family nd provide continuing liaison: and help you arrange medical payments from you sonal account. Please Note: All costs are your responsibility

• Legal Referral Assistance can arrange contact with English-speaking attorneys and J.S. embassies and consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinat bail payment from your personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **Please Note:** All costs are you

 Emergency Transportation Assistance can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring your business associates home and helping you stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. Please Note: All costs are your responsibility.

• Emergency Ticket Replacement helps you through your carrier's lost ticket reimbursement process and assists in the delivery of a replacement tick should you lose your ticket. **Please Note:** All costs are your responsibility. · Lost Luggage Locator Service can help you through the common carrier's claim

rocedures or can arrange shipment of replacement items if an airline or common arrier loses your checked luggage. The Benefit Administrator can also arrange a cash advance with your issuing bank. Please Note: You are responsible for the cost of any

 Emergency Translation Service provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. Please Note: All costs are your responsibility. • Prescription Assistance and Valuable Document Delivery Arrangements ca rrescription Assistance and valuable Document Delivery Arrangements can help you fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your home or elsewhere. Please Note: All costs are your responsibility.

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

#### Additional Provisions for Travel and Emergency Assistance Services

The benefit described in this Guide to Benefit will not apply to cardholders whos 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.

## What is Emergency Evacuation and **Transportation/Repatriation of Remains** Coverage?

## Benefit Information:

What are these benefits? ortation/Repatriation of Remains Coverage prov Enleggency Evacuation and masportation/repartiation or Remains coverage provides reimbursement for expenses not paid by other coverage if you require **Emergency Evacuation** and **Transportation** or **Repatriation of Remains** while on a Trip purchased entirely with your card.

- Emergency Evacuation and Transportation benefit limit: up to one hundred thousand dollars (\$100.000.00)
- Repatriation of Remains benefit limit: up to one thousand dollars Please Note: These benefits are supplemental to and excess of any valid and

collectible insurance or other reimbursement. Note that coverage is secondary to any existing health and/or dental coverage the Eligible Person may have including workers compensation and disability benefits whether or not pro

# Who is eligible for these benefits? You and your Immediate Family Members are eligible if you are the valid cardholder of an eligible, U.S.-issued card and charge your Trip using the card.

an eigible, U.S.-issued card and charge your Trip using the card.

What is the Emergency Evacuation benefit?

When you charge a Trip via a Common Carrier — the duration of which is not less than five (5) days and does not exceed sixty (60) days and is in excess of one hundred (100) miles\* from your Residence — with your eligible card, you will be reimbursed for covered expenses not paid or payable by your medical insurance or other reimbursement if any injury or illness occurring during your Trip results in a necessary Emergency Evacuation, subject to the maximum benefit limit.

# Emergency Evacuation means:

- a) Your medical condition warrants immediate transportation from the place where you are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained; or

  b) After treatment at a local Hospital, your medical condition warrants transportation
- to your Residence for further medical treatment or recovery; or c) Both (a) and (b) above The evacuation must be pre-approved by the Benefit Administrator in consultation with

# a legally licensed Physician who certifies that the severity of the injury or sickness warrants Emergency Evacuation. The Benefit Administrator must also make the actual

## What is covered by the Emergency Evacuation benefit? rered expenses include those for transportation, medical services, and medical olies needed to facilitate your Emergency Evacuation. All transportation arrangements

- a) Recommended by the attending Physician;
- b) Required by the standard regulations of the conveyance transporting you; and c) Arranged and approved in advance by the Benefit Administrator Transportation means any land, water, or air conveyance required to transport you during an Emergency Evacuation. Such transportation includes, but is not limited to, air ambulances and ambulances, and private motor vehicles.

This benefit does not cover any expenses provided by another party at no cost to you or already included in the cost of the scheduled Trip on which the illness or injury occurs.

What is the Emergency Transportation benefit?

In the event you are hospitalized for more than eight (8) days, the Benefit Administrator can arrange for a relative or friend to visit your bedside by paying the cost of any economy-class round-trip ticket for that person. You are also eligible to receive mbursement for the cost of an economy airfare ticket, if the original ticket(s) canno be used, or to return an accompanying minor to his/her Residence, when applicable. Ir exchange for this service, the return tickets must be turned over to the Benefit nistrator whenever possible or the Benefit Administrator must be reimbursed the amount equivalent to the value of the unused ticket.

What is NOT covered?

What is the Repatriation of Remains benefit?
In the event of your death during the course of the covered Trip, the Benefit Administrator will pay the reasonable covered expenses up to one thousand dollars (\$1,000.00) to return your body to your country of Residence. These covered expenses include, but are not limited to, expenses for embalming nation coffin and transportation

These benefits do not cover any expense resulting from the following: Travel for the purpose of obtaining medical treatment

- Non-emergency services, supplies, or charges
   Services, supplies, or charges rendered by a member of your immediate family
- · Care not medically necessary as determined by the Benefit Administrator Care rendered by other than Hospitals and Physicians
- Care which is experimental/investigative in nature
   Care for any illness or bodily injury that occurs in the course of employment if you are
- eligible for benefits or compensation in whole or in part, under the provisions of any legislation of any governmental unit (for example; worker's compensation coverage). This applies whether or not you claim or recover any benefits or compensation and whether or not you recover losses from a third party.
- Payments to the extent benefits are provided by any governmental agency or unit
- Care for any illness or injury suffered due to:
- · Self-inflicted harm
- Attempted suicide
- · Alcoholism or substance abuse
- · War: military duty: civil disorder Air travel except as a passenger on a licensed aircraft operated by an airline or air
- · Routine physical examinations
- Hearing aids: eveglasses or contact lenses
- Routine dental care, including dentures and false teeth
   Hernia, unless it results from a covered accident
- Elective abortion Participation in or attempt at a felonious act
- Hang gliding, parachuting, rock climbing and contests of speed
- Care received for which you would have no legal obligation to pay
- Care received in Afghanistan, Burma, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon Nicaragua, North Korea, Vietnam, Yemen, and any other country which may be determined by the U.S. Government from time to time to be unsafe for travel

How do I file a claim?

**Common Carrier** means any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines. Hospital means a facility that holds a valid license if required by the law; operates primarily for the care and treatment of sick or injured persons as inpatients; has a staff of one or more Physicians available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty or on call; has organized diagnostic and surgical facilities, either on the premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

Immediate Family Member means your spouse or legally dependent children under age eighteen (18) [twenty-five (25) if enrolled as a full-time student at an accredited

**Physician** means a licensed practitioner of the healing arts acting within the scope of his/her license. The treating Physician may not be yourself or a family member

**Residence** means your home address as listed in your card issuer's file or address reflected on your billing statement. The home address from the card issuer's records will take precedence over billing statement address in determining the eligibility of coverage. Trip means arrangements that are made by a commercial licensed travel establishmen ting of travel agencies and/or Common Carrier organizations, for which the expense has been charged to your eligible card, and which is not less than five (5)

#### Filing an Emergency Evacuation and Transportation/Repatriations of Remains Coverage Claims

 If you have an accident, illness or other type of eligible loss covered under this benefit, immediately call the Benefit Administrator. The Benefit Administrator will answer your questions and send you a claim form. 2. Return the completed claim form and requested documen
180 days of the date of the event to the Benefit Administrator.

What documents do I need to submit with my claim? For Emergency Evacuation and Transportation:

- $\bullet$  A copy of your receipt, showing that the Trip was charged and paid for with your A statement from your insurance carrier (and/or your employer, or employer's
- insurance carrier) or other reimbursement showing any amounts they may have paid toward the costs claimed. Or, if you have no other applicable insurance or reimbursement, please provide a notarized statement to that effect. Copy of medical bills
- Copy of Medical bills
   Copy of transportation, medical services, and medical supply bills incurred in connection with the Emergency Evacuation
   Copy of Physician's statement describing the need for Emergency Evacuation · Copy of the original unused return tickets or statement indicating the value of the
- original unused return tickets other documentation deemed necessary by the Benefit Administrator to

Copy of death certificate

· The completed, signed claim form

· A copy of your receipt, as proof that the Trip was charged and paid for with your

 Receipts for embalming, cremation, coffin, and transport. · Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

#### does not apply. Additional Provisions for Emergency Evacuation and Transportation/Repatriation of Remains Coverage:

You shall use due diligence and do all things reasonable to avoid or diminish any injury or illness for which coverage is provided under this benefit. This provision will not be unreasonably applied to avoid claims. If you make any claim knowing it to be false or fraudulent in any respect, no coverage shall

r 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 epresentations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this coverage. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsement odifications 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 cardholders whose accounts have been suspended

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 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

## What is Trip Cancellation/Trip Interruption?

As an eligible Cardholder, you, your spouse or domestic partner and your dependent children will be automatically insured up to **two thousand five hundred dollars** (\$2,500.00) arising from and occurring from the date you charge the trip to your account, when insured under the trip cancellation hazard.

### Benefits:

up to **two thousand five hundred dollars (\$2,500.00)** if you are prevented from traveling on a common carrier covered trip on or before the departure of the covered trip, or if you are interrupted from continuing your covered trip either on the way to the point of departure or after departure of the covered trip. The cancellation or interruption must be due to your accidental injury, disease or physical illness; or the accidental injury, disease or physical illness; or the default from financial insolvency of the Common Carrier. Financial Insolvency means the inability of an entity to provide travel services because it ceases operations either following th filing of a petition for bankruptcy or as the result of a denial of credit or the inability t

his benefit does not apply to loss caused by or resulting from:

- 1. A Pre-Existing Condition: or
- Accidental Bodily Injuries arising from participation in interscholastic or pr sports events, racing or speed contests, or uncertified scuba diving; or
- Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result
  of a loss covered under this policy: or 4. The Insured 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 or an Immediate Family Member
- In Insured 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.

Eligibility: This insurance plan is provided to eligible Cardholders, their spouse, or domestic partne and dependent children, automatically when the entire cost of the passenger fare fo such transportation, less redeemable certificates, vouchers or coupons, has been to an Insured Person's Account issued by the financial institution. Coverage shall als pe provided when free flights have been awarded from frequent flier or points program rovided that all of the miles or points were accumulated from charges on that card. I is not necessary for you to notify the financial institution, the administrator or the Company when tickets are purchased.

This insurance plan is provided at no additional cost to eligible Cardholders. Your financial institution pays the full cost of the insurance.

The Loss of Life benefit will be paid to the beneficiary designated by you. If no such

#### Beneficiary:

designation has been made, the benefit will be paid to the first surviving beneficiary in the following order: a) your spouse or domestic partner, b) your children, c) your parents, d) your brothers and sisters, e) your estate. All other indemnities will be paid to you. Exclusions: This insurance does not apply to any accident when the United States o America has imposed any trade or economic sanctions prohibiting insurance o any accident or when there is any other legal prohibition against providing

) participation in military action while in active military service: 2) suicide, atte

suicide or intentionally self-inflicted injuries; 3) declared or undeclared war; 4) while acting or training as a pilot or crew member, but this exclusion does not apply to

# passengers who temporarily perform pilot or crew functions in a life threaten emergency; 5) the commission or attempted commission of any illegal act; 6) the Insu Person participating in parachute jumping from an aircraft; or 7) any occurrence with the Insured Person is incarcerated.

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

#### Claim Forms: When we receive notice of a claim, we will send you forms for giving proof of loss to us

as reasonably possible

of the loss

Claim Proof of Loss: Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit

vithin 15 days. If you do not receive the forms, you should send us a written description

# Claim Payment:

CBSI Card Benefit Services

arrison, NY 10528

We will pay you or your beneficiary the applicable benefit amount within 60 days after we receive complete proof of loss and you, the financial institution and/or the beneficiary have complied with all the terms of this policy. Effective Date: Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you. Insurance for you automatical onger meet the eligibility criteria as the Insured Person or the date on which we pa

out 100% of the principal sum. pecific questions and request for a claim form may be submitted to the **Plan** Administrator at the following address:

Definitions Accident or Accidental means a sudden, unforeseen and unexpected event which nappens by chance, arises from a source external to the insured person, is independen of illness, disease or other bodily malfunction or medical or surgical treatment thereol occurs while you are insured under this policy which is in force and is the direct cause

Accidental Bodily Injury means bodily injury which is accidental, the direct cause of a Account means credit card accounts, debit card accounts, central bill accounts, checking

accounts and savings accounts as set forth in the policy.

Benefit Amount means the amount which applies to you at the time the entire cost of the fare is charged to your account during the policy period. Common Carrier means any motorized land, water or air conveyance organized and ised for the transportation of passengers for hire and operated by an employee of

Common Carrier Covered Trip means travel on a common carrier when the full fare for transportation has been charged to your account issued by the policyholder **Commutation** means travel between your residence and regular place of employment. Company means Federal Insurance Company.

Credit Card means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card or other identification card or device issued to you. You may use the credit card to purchase, hire, rent or lease property or services. Credit Card does not include a debit card.

**Debit Card** means a payment medium that takes the form of a card, plate or other identification card or device issued to you as an owner of a deposit account maintained by the issuer. You may use the debit card to purchase, hire, rent or lease property or services. Debit Card does not include credit card.

Dependent Child means the Primary Insured Person's unmarried child from the moment of birth, including a natural child, grandchild, stepchild or adopted child from the date of placement with the Primary Insured Person. The Dependent Child must: 1) be under the age of twenty-four (24); 2) be unmarried; 3) have no dependents; 4) be enrolled as a full-time student at an Institution of Higher Learning; or 5) be classified as an

Incapacitated Dependent Child. Domestic Partner means a person designated by the primary insured person who is registered as a domestic partner or legal equivalent under the laws of the governing jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 consecutive months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with the primary insured person at least 2 of the following financial arrangements: a joint nortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a

financial institution. Neither the primary insured person nor domestic partner can be married to, nor in a civil union with, anyone else. Hazard means the circumstances for which this insurance is provided, as stated in the

Immediate Family Member means the insured person's spouse or domestic partner children including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces and nephews. Incapacitated Dependent Child means a child who, as a result of being mentally or

must have occurred while the child was: 1) under the age of nineteen (19); or 2) under the age of twenty-five (25) if enrolled as a full-time student at an Institution of Highe Institution of Higher Learning means any accredited public or private college, university, professional trade or vocational school beyond the twelfth (12th) grade.

**Insured Person** means Cardholders, their Spouse or Domestic Partner and Dependent

physically challenged, is permanently incapable of self-support and permanently dependent on the Primary Insured Person for support and maintenance. The incapacity

Loss means accidental loss of foot, loss of hand, loss of hearing, loss of life, loss of sight, loss of sight of one eye, loss of speech, loss of thumb and index finger. Loss must occur within one year after the accident. Loss of Foot means the complete severance of a foot through or above the ankle joint

Loss of Hand means a complete severance, as determined by a physician, of at least 4 fingers at or above the metacarpal phalangeal joint on the same hand or at least 3 s and the thumb on the same hand. Loss of Hearing means permanent, irrecoverable and total deafness, as deter

by a physician, with an auditory threshold of more than 90 decibels in each ear. The

Loss of Sight means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a physician. **Loss of Sight of One Eye** means permanent loss of vision of one eye. Remaining vision in that eye must be no better than 20/200 using a corrective aid or device as determined

deafness cannot be corrected by any aid or device.

**Loss of Thumb and Index Finger** means complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a Non-Refundable means money paid by you or your spouse/domestic partner, if covered under the policy, for a covered trip which will be forfeited under the terms of the

agreement made with the common carrier for unused travel arrangements and for which the travel agency or travel supplier will not provide any other form of compensation.

speech without the aid of mechanical devices, as determined by a physician

Physician means a licensed practitioner of the healing arts acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include you, an immediate family member, your employer or business partner or the policyholder. Pre-Existing Condition means illness, disease or accidental injury of you, your traveling companion, your immediate family member or your traveling companion's immediat family member, for which medical advice and treatment was recommended or receive within the 60 day period immediately prior to a covered trip. The taking of prescription drugs or medication for a controlled condition throughout this 60-day period will not be considered to be a treatment of illness or disease.

**Proof of Loss** means written evidence acceptable to us that an accident, accident **Spouse** means your husband or wife who is recognized as such by the laws of the jurisdiction in which the primary insured person resides.

Traveling Companion means an individual who has made advanced arrangements with you to travel together for all or part of the covered trip. **Trip Cancellation** means the cancellation of common carrier travel arrangements when you are prevented from traveling on a common carrier covered trip on or before the

Trip Interruption means the interruption of your covered trip either on the way to the point of departure or after departure of the covered trip.

War means hostilities following a formal declaration of war by a governmental authority; in the absence of a formal declaration of war by a governmental authority, armed, open and continuous hostilities between two countries or armed, open and continuous

nostilities between two factions, each in control of territory or claiming jurisdiction over the geographic area of hostility.

departure of the common carrier covered trip.

We, Us and Our means Federal Insurance Company. As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is a summary of the principal provisions of the insurance while in effect. Complete policy provisions are contained in the master policy, on file with the policyholder.

## When terms and conditions are met, Trip Delay Reimbursement is one-time per

Who is eligible for this benefit?

You, your spouse, and your dependent children under twenty-two (22) years of age are automatically covered when you charge your trip's entire Common Carrier fare to your eligible card. (A "Common Carrier" is any land, water, or air conveyance operating for hire under a valid license for the transportation of passengers and for which a ticket must be purchased prior to commencing travel. "Common Carrier" does not include taxis, limousine services, commuter rail or commuter bus lines, or rental vehicles.)

### What is covered?

Under New York laws, when a cardholder's mailing address is in the State of New York, e requirement that you must be one hundred (100) or more miles from your Residence erminates on the earliest of: the termination date of this policy, the expiration of the Plan Underwritten By: medical transportation arrangements. period for which required premium has been paid for you, the date on which you

# What is Trip Delay Reimbursement?

#### Benefit Information: What is this benefit?

Policy #: 9907-44-35

when terms and conditions are met, ITIP Delay Reimbursement is one-time per ticket/trip coverage that will reimburse you for reasonable additional expenses incurred when a trip you've purchased entirely with your eligible card is delayed for more than twelve (12) hours. The benefit covers up to a maximum of five hundred dollars (\$500.00) Who is eligible for this benefit?

 The entire fare was purchased with an eligible card Your trip was delayed for more than twelve (12) hours due to Covered Hazards ("Covered Hazards" include: equipment failure, inclement weather, strike, and

(Covered Hazards Include: equipment failure, inclement weather, strike, and hijacking/skyjacking)
 Your trip is for a period of round-trip travel to a destination other than your city of residence and the departure and return dates of your trip do not exceed three hundred and sixty-five (365) days