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VETERANS

VISA SIGNATURE[®]

*cash*REWARDS BENEFIT GUIDE



Your Guide to Benefits describes the benefits in effect as of 3/1/22. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.

With your Visa Signature *cash*Rewards Card, you can enjoy the strength, recognition, and acceptance of the Visa[®] brand—with special perks and benefits in addition to the rewards you already earn.

- You'll enjoy access to exclusive events, incredible travel packages, select savings and upgrades, and dining perks. Plus, enjoy complimentary 24-hour concierge¹ service, shopping savings, and special offers from your favorite retailers.
- You're also entitled to security and convenience benefits like Purchase Security, Travel and Emergency Assistance Services, Travel Accident Insurance, Auto Rental Collision Damage Waiver, and ID Navigator Powered by NortonLifeLock[™].

Please retain this guide for the future. It describes in detail some of the important perks and benefits available to you, and it will help you enjoy your Visa Signature Card.

Look inside for additional information on Visa Signature Card perks and benefits.

¹Cardholders are responsible for the cost of any goods or services purchased by the Visa Signature Concierge on cardholder's behalf. For questions about your balance, call the customer service number on your Visa Signature Card statement. For questions or assistance 24 hours a day, 365 days a year, call the toll-free number on the back of your Visa Signature Card, or 1-800-397-9010.

PRESENTING YOUR VISA SIGNATURE PERKS AND BENEFITS²

- **Travel**—Receive complimentary discounts and upgrades at top hotels, resorts, and cruise lines.
- **Entertainment**—Experience world-class entertainment and enjoy special savings offers at [visa.com/signature](https://www.visa.com/signature).
- **Fine Wine and Food**—Indulge your passion for everything gourmet with special dining and wine experiences. Attend a world-class dining event and meet extraordinary winemakers with special access, courtesy of your Navy Federal Visa Signature *cash*Rewards Card.
- **Sports**—Get up close and personal at once-in-a-lifetime sporting events.
- **Visa Signature Concierge**³—Save time and make your life easier with the complimentary Visa Signature Concierge service. Just call anytime, 24 hours a day. The Visa Signature Concierge service can help you find tickets to top sports and entertainment events, book travel, make dinner reservations, and even find the perfect gift. To use the Visa Signature Concierge service, call 1-800-953-7392. For calls outside the United States, call us collect at 630-350-4551.
- **Shopping**—Enjoy discounts and special offers at premium retailers, from jewelry to apparel to electronics.
- **Emergency Card Replacement and Emergency Cash Disbursement**—This efficient, 24 x 7 x 365 worldwide service allows you to quickly and easily get a replacement Visa Signature Card sent to you and/or receive emergency cash at a convenient location.
- **Year-End Summary Statement**—At your option, receive a detailed summary of Visa Signature spending during the year for convenient budget analysis and financial planning.
- **Purchase Security**—This will replace, repair, or reimburse you for eligible items of personal property up to \$500 per claim within the first ninety (90) days of the purchase date due to covered reasons.
- **Lost/Stolen Card Reporting**—This 24 x 7 x 365 worldwide service saves you valuable time if you need to report a lost or stolen Visa Signature Card.
- **Roadside Dispatch**[®]—Get convenient towing and locksmith referral services in the United States and Canada, available 24 hours a day, 7 days a week.
- **Travel and Emergency Assistance Services**—Get help coordinating medical, legal, and travel services while you are away from home.
- **Auto Rental Collision Damage Waiver**—Receive coverage at no additional cost for damage due to collision or theft. Just charge your entire rental transaction to your eligible Visa Signature Card and decline the rental company's collision damage waiver.
- **ID Navigator Powered by NortonLifeLock**—No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind. ID Navigator Powered by NortonLifeLock helps provide you with tools so you can act quickly.

For more details, go to [visa.com/signature](https://www.visa.com/signature).



²Certain restrictions, limitations, and exclusions apply.

³Navy Federal Visa Signature *cash*Rewards Cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations, or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability. See full terms of service at [visasignatureconcierge.com](https://www.visasignatureconcierge.com).

PURCHASE SECURITY

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

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

At the Benefit Administrator's discretion, this benefit replaces, repairs, or reimburses You, up to the total purchase price of Your item for a maximum of five hundred dollars (\$500.00) per claim and fifty thousand dollars (\$50,000.00), per cardholder, in the event of theft, damage due to fire, vandalism or accidentally discharged water or certain weather conditions.

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

Purchase Security covers:

Eligible items of personal property purchased with Your card and/or rewards program associated with Your covered Account are covered for the following:

Damage due to:

- Fire, smoke, lightning, explosion, riot, or vandalism
- Windstorm, hail, rain, sleet, or snow
- Aircraft, spacecraft, or other vehicles
- Accidental discharge of water or steam from household plumbing
- Sudden accidental damage from electric current
- Theft (except from cars or motorized vehicles)

Purchases made outside the United States are also covered as long as You purchased the item with Your covered Account and/or rewards program associated with Your covered Account.

Purchase Security does not cover:

- Animals and living plants
- Antiques or collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items towable or attachable to any motorized vehicle
- Broken items, unless the result of a covered occurrence
- Computer software
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow
- Items purchased for resale, either professional or commercial use
- Items stolen from cars or other vehicles or common carriers
- Items that are lost, or that "mysteriously disappear," meaning they vanished in an unexplained manner, with no evidence of wrongdoing by one person or several
- Items under the control and care of a common carrier (including the U.S. Postal Service, airplanes, or a delivery service)
- Items in Your baggage (unless hand carried, or under Your supervision or that of a companion You know); includes jewelry and watches, among other things
- Theft or damage stemming from abuse, fraud, hostilities (war, invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal); normal wear and tear; flood, earthquake, radioactive contamination; damage from inherent product defects
- Theft or damage from misdelivery, or voluntarily parting with property
- Medical equipment
- Perishable or consumable items, including cosmetics, perfumes, rechargeable batteries, among others

- Real estate and items intended for real estate, including hard-wired and hard-plumbed items, garage doors and openers, ceiling fans, among other items
- Rented and leased items
- Traveler's checks, cash, tickets, credit or debit cards, among other negotiable purchased instruments
- Items used or pre-owned (refurbished items will not be considered used or pre-owned as long as they are accompanied by a warranty)

Filing a Purchase Security claim

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

If You have insurance (homeowner's, renter's, car, employer, or any other), You are required to file a claim with Your insurance company and to submit a copy of any claim settlement from Your insurance company along with Your claim form. Purchase Security provides coverage on an "excess" coverage basis, meaning it does not duplicate coverage, but pays for a loss only after valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies) has been exhausted. At that point, Purchase Security will cover the loss up to the amount charged to Your eligible Account, subject to the terms, exclusions, and limits of liability of the benefit.

This benefit also pays for the outstanding deductible portion of Your insurance or indemnity for eligible claims. The maximum total limit of liability is up to five hundred dollars (\$500.00) per claim occurrence and fifty thousand dollars (\$50,000.00) per cardholder. You will receive no more than the purchase price as recorded on the eligible card receipt.

When a protected item is part of a pair or set, You will receive no more than the value (as described above) of the particular part or parts, stolen or damaged, regardless of any special value that item may have as part of such a pair or set, and no more than the proportionate part of an aggregate purchase price of such pair or set.

For faster filing or to learn more about Purchase Security, visit www.cardbenefitservices.com.

Gift recipients may file their own claims, if they have the necessary substantiating documents.

Please submit the following documents:

- Your signed and completed claim form
- A copy of Your monthly billing statement (showing the last four (4) digits of the Account number) demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points, or any other payment method utilized
- A copy of the itemized store receipt demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account
- Copy of the documentation of any other settlement of the loss (if applicable)
- If the item is repairable, the estimate of repair OR a copy of the paid receipt/invoice for the repairs, indicating the type of damage to the claimed item (if applicable)
- Copy of the police report (made within forty-eight (48) hours of the occurrence in the case of theft), fire report, or incident report to substantiate the loss. If the loss was not reported, please provide a replacement receipt or other sufficient proof of loss deemed eligible solely by Your Benefits Specialist (if applicable).
- Any other documents necessary to substantiate Your claim

In some cases of damage, You will be asked to send, **at Your expense**, the damaged item along with Your claim in order to substantiate the claim, so make sure to keep the damaged item in Your possession.

PLEASE NOTE: Your maximum recovery under the Purchase Security Benefit is the purchase price of the item, not to exceed the coverage limit.

Please return Your signed and completed form with all documentation within ninety (90) days of the date of theft or damage.

How will I be reimbursed?

Once You've met the conditions of this benefit, the Benefit Administrator will resolve Your claim in one of two ways:

- A damaged item may be repaired, rebuilt, or replaced, while a stolen item will be replaced. Typically, You will receive notice about this decision within fifteen (15) days upon receipt of Your claim documentation.
- You may receive payment to replace Your item, an amount not more than the original purchase price, less shipping and handling charges, up to five hundred dollars (\$500.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder. You will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less. Under normal circumstances, reimbursement will take place within five (5) business days.

Definitions

Account means Your credit or debit card Accounts.

Eligible Person means a cardholder who pays for their purchase by using their eligible Account and/or rewards program associated with their covered Account.

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

Additional provisions for Purchase Security

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be 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.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be

brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.

- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages, or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or canceled.
- Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #PURCHASE500— 2017 (04/17)

PS-0

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-553-4820, or call collect outside the U.S. at 1-303-967-1096.

TRAVEL AND EMERGENCY ASSISTANCE SERVICES

Emergencies can escalate quickly when You are traveling away from home. Something that is relatively straightforward when You are not traveling, like replacing prescription medication, can be a difficult task when You are dealing with local laws or language barriers.

Travel and Emergency Assistance Services are made available to help You in case of an emergency while You are traveling away from home. The Benefit Administrator can connect You with the appropriate local emergency and assistance resources available, 24 hours a day, 365 days a year.

Please note that due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.

What are Travel and Emergency Assistance Services, and how do I use these services when I need them?

Travel and Emergency Assistance Services are made available to You if You are a cardholder of an eligible card issued in the United States. Your spouse and children (dependents under 22 years old) are also eligible to use these services.

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

To use the services, simply call the toll-free, 24-hour Benefit Administrator line at **1-800-992-6029**. **If You are outside the United States, call collect at 1-804-673-1675.**

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

- **Emergency Message Service** – can record and relay emergency messages for travelers or their immediate family members. The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully. **All costs are Your responsibility.**
- **Medical Referral Assistance** – provides medical referral, monitoring, and follow-up. The Benefit Administrator can give You names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor Your condition; keep in contact with Your family, and provide continuing liaison; and help You arrange medical payments from Your personal account. **All costs are Your responsibility.**
- **Legal Referral Assistance** – can arrange contact with English-speaking attorneys and U.S. embassies and consulates if You're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from Your personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **All costs are Your responsibility.**
- **Emergency Transportation Assistance** – can help You make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring Your young children home and helping You stay in contact with family

members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. **All costs are Your responsibility.**

- Emergency Ticket Replacement – helps You through Your carrier’s lost ticket reimbursement process and assists in the delivery of a replacement ticket to You, should You lose Your ticket. **All costs are Your responsibility.**
- Lost Luggage Locator Service – can help You through the Common Carrier’s claim procedures or can arrange shipment of replacement items if an airline or Common Carrier loses Your checked luggage. **You are responsible for the cost of any replacement items shipped to You.**
- Emergency Translation Services – provides telephone assistance in all major languages and helps find local interpreters, if available, when You need more extensive assistance. **All costs are Your responsibility.**
- Prescription Assistance and Valuable Document Delivery Arrangements – can help You fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. **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.

Definitions

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.

You or Your means an eligible person whose name is embossed on an eligible U.S.-issued card, and You reside in the United States.

Additional provisions for Travel and Emergency Assistance Services

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

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-992-6029, or call collect outside the U.S. at 1-804-673-1675.

FORM #VTEAS – 2017 (Stand 04/17)

TEAS-0

TRAVEL ACCIDENT INSURANCE

Principal Sum: \$250,000

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

This Description of Coverage is provided to all eligible Visa Signature cashRewards Cardholders and replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described herein.

Eligibility and period of coverage

As a Visa Signature cashRewards Cardholder, you are covered beginning on 4/1/14 or the date your credit card is issued, whichever is later.

You and your dependents* become covered automatically when the entire Common Carrier fare is charged to your covered Visa Signature cashRewards Card account (“Covered Person”). It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

*Your spouse, unmarried dependent child(ren), under age 19 (25 if a full-time student). No age limit for incapacitated child. Incapacitated child means a child incapable of self-sustaining employment by reason of intellectual disability or physical handicap, and chiefly dependent on you for support and maintenance. Dependent child(ren) receive fifty percent (50%) of your benefit amount.

Benefits

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

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

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

Definitions

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

Injury means bodily injury or injuries, sustained by the insured person, which are the direct cause of Loss, independent of disease cause of Loss, independent of disease or bodily infirmity, and occurring while the Covered Person is covered under this policy, while the insurance is in force.

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

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

Exclusions: No payment will be made for any Loss that occurs in connection with, or is the result of: (a) suicide, attempted suicide, or intentionally self-inflicted injury; (b) any sickness or disease; (c) travel or flight on any kind of aircraft or Common Carrier except as a fare-paying passenger in an aircraft or on a Common Carrier operated on a regular schedule for passenger service over an established route; or (d) war or act of war, whether declared or undeclared.

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

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

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

Description of Coverage: This description of coverage details material facts about a Travel Accident Insurance Policy which has been established for you and is underwritten by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the master policy form number, VSC-VCC-01 (2/00). Any difference between the policy and this description will be settled according to the provisions of the policy.

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

CBSI Card Benefit Services
550 Mamaroneck Avenue, Suite 309
Harrison, NY 10528

Underwritten by:

Virginia Surety Company, Inc.
175 West Jackson Blvd.
Chicago, IL 60604

Additional provisions for Travel Accident Insurance

Travel Accident Insurance is provided under a master policy of insurance issued by Virginia Surety Company, Inc. (herein referred to as Company). We reserve the right to change the benefits and features of all these programs.

The financial institution or the Company can cancel or choose not to renew the Insurance coverages for all Insureds. If this happens, the financial institution will notify the accountholder at least thirty (30) days in advance of the expiration of the policy. Such notices need not be given if substantially similar replacement coverage takes effect without interruption and is provided by the same insurer. Insurance benefits will still apply to Covered Trips commenced prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. Travel Accident Insurance does not apply if your Visa Signature *cash*Rewards privileges have been suspended or canceled. However, insurance benefits will still apply to Covered Trips commenced prior to the date that your account is suspended or canceled, provided all other terms and conditions of coverage are met.

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

No action at law or in equity shall be brought to recover on this coverage prior to the expiration of sixty (60) days after proof of Loss has been furnished in accordance with the requirements of this Description of Coverage.

The Company, at its expense, has the right to have you examined as often as reasonably necessary while a claim is pending. The Company may also have an autopsy made unless prohibited by law.

State Amendments

For Illinois Residents Only: The following statement is added: If a Covered Person recovers expenses for sickness or injury that occurred due to the negligence of a third party, the Company has the right to first reimbursement for all benefits the Company paid from any and all damages collected from the negligent third party for those same expenses whether by action at law, settlement, or compromise, by the Covered Person, the Covered Person's parents if the Covered Person is a minor, or the Covered Person's legal representative as a result of that sickness or injury. You are required to furnish any information or assistance, or provide any documents that we may reasonably require in order to exercise our rights under this provision. This provision applies whether or not the third party admits liability.

ADD (10/07)

AUTO RENTAL COLLISION DAMAGE WAIVER

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

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

How Auto Rental Collision Damage Waiver works with other insurance

Auto Rental Collision Damage Waiver covers theft, damage, valid loss-of-use charges imposed and substantiated by the auto rental company, administrative fees, and reasonable and customary towing charges, due to a covered theft or damage to the nearest qualified repair facility.

If You **do** have personal automobile insurance or other insurance that covers theft or damage, this benefit reimburses You for the deductible portion of Your car insurance or other insurance, along with any unreimbursed portion of administrative and loss-of-use charges imposed by the car rental company, as well as reasonable towing charges while the car was Your responsibility.

If You **do not** have personal automobile insurance or any other insurance, the benefit reimburses You for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

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

How to use Auto Rental Collision Damage Waiver

1. Use Your card to initiate and complete Your entire car rental transaction.
2. Review the auto rental agreement and decline the rental company's collision damage waiver (CDW/LDW) option, or a similar provision, **as accepting this coverage will cancel out Your benefit.** If the rental company insists that You purchase their insurance or collision damage waiver, **call the Benefit Administrator for assistance at 1-800-348-8472. Outside the United States, call collect at 1-804-673-1164.**

Before You leave the lot, be sure to check the car for any prior damage.

This benefit is in effect during the time the rental car is in Your (or an authorized driver's) control, and it terminates when the rental company reassumes control of their vehicle.

This benefit is available in the United States and most foreign countries (with the exception of Israel, Jamaica, the Republic of Ireland, and Northern Ireland). However, this benefit is not available where precluded by law, where it is in violation of the territory terms of the auto rental agreement, or when prohibited by individual merchants. **Because regulations vary outside the United States, check with Your auto rental company and the Benefit Administrator before You travel, to be sure that Auto Rental Collision Damage Waiver will apply.**

Vehicles not covered

Certain vehicles are **not** covered by this benefit. They consist of: expensive, exotic, and antique cars; cargo vans; certain vans; vehicles with an open cargo bed; trucks; motorcycles; mopeds; motorbikes; limousines; and recreational vehicles.

Examples of expensive or exotic cars are the Alfa Romeo, Aston Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls-Royce, and Tesla. However, selected models of Audi, BMW, Mercedes-Benz, Cadillac, Infiniti, Land Rover, Lexus, Lincoln, and Range Rover **are** covered.

AUTO RENTAL COLLISION DAMAGE WAIVER (CONT.)

An antique car is defined as one that is over twenty (20) years old or one that has not been manufactured for ten (10) years or more.

Vans are not covered, but those designed as small-group transportation vehicles (seating up to nine (9) people, including the driver) are covered.

If You have questions about a specific vehicle's coverage or organization where the vehicle is being reserved, call the Benefit Administrator at 1-800-348-8472, or call collect outside the United States at 1-804-673-1164.

Related instances & losses not covered

- Any obligation You assume under any agreement (other than the deductible on Your personal auto policy)
- Any violation of the auto rental agreement or this benefit
- Injury of anyone, or damage to anything, inside or outside the Rental Vehicle
- Loss or theft of personal belongings
- Personal liability
- Expenses assumed, waived, or paid by the auto rental company, or its insurer
- The cost of any insurance, or collision damage waiver, offered by or purchased through the auto rental company
- Depreciation of the Rental Vehicle caused by the incident including, but not limited to, "diminished value"
- Expenses reimbursable by Your insurer, employer, or employer's insurance
- Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband, or illegal activities
- Wear and tear, gradual deterioration, or mechanical breakdown
- Items not installed by the original manufacturer
- Damage due to off-road operation of the Rental Vehicle
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)
- Confiscation by authorities
- Vehicles that do not meet the definition of covered vehicles
- Rental periods that either exceed, or are intended to exceed, fifteen (15) consecutive days, within Your country of residence, or thirty-one (31) days outside Your country of residence
- Leases and mini leases
- Theft or damage as a result of the authorized driver's and/or cardholder's lack of reasonable care in protecting the Rental Vehicle before and/or after damage or theft occurs (for example, leaving the car running and unattended)
- Theft or damage reported more than forty-five (45) days* after the date of the incident
- Theft or damage for which a claim form has not been received within ninety (90) days* from the date of the incident
- Theft or damage for which all required documentation has not been received within three hundred sixty-five (365) days after the date of the incident
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland

*Not applicable to residents of certain states.

Filing a claim

It is Your responsibility as a cardholder to make every effort to protect Your Rental Vehicle from damage or theft. If You have an accident or Your Rental Vehicle has been stolen, immediately call the Benefit Administrator at **1-800-348-8472** to report the incident, regardless of whether Your liability has been established. Outside the United States, call collect at **1-804-673-1164**.

You should report the theft or damage as soon as possible but no later than **forty-five (45) days** from the date of the incident.

The Benefit Administrator reserves the right to deny any claim containing charges that would not have been included, if notification occurred before the expenses were incurred. Thus, it is in Your best interest to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation.

What You must submit to file a claim

At the time of the theft or damage, or when You return the Rental Vehicle, ask Your car rental company for the following documents:

- A copy of the accident report form
- A copy of the initial and final auto rental agreements (front and back)
- A copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged vehicle, if available

- A police report, if obtainable
 - A copy of the demand letter, which indicates the costs You are responsible for and any amounts that have been paid toward the claim
- Submit all the above documents from the rental company, along with the following documents, to the Benefit Administrator:

- The completed and signed Auto Rental Collision Damage Waiver claim form (**Important:** This must be postmarked within ninety (90) days* of the theft or damage date, even if all other required documentation is not yet available—**or Your claim may be denied**)
- A copy of Your monthly billing statement (showing the last four (4) digits of the Account number) demonstrating that the entire rental transaction was made on Your eligible Account
- A statement from Your insurance carrier (and/or Your employer or employer's insurance carrier, if applicable) or other reimbursement showing the costs for which You are responsible, and any amounts that have been paid toward the claim. Or, if You have no applicable insurance or reimbursement, a statement of no insurance or reimbursement is required
- A copy of Your primary insurance policy's Declarations Page (if applicable) to confirm Your deductible (this means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles)
- Any other documentation required by the Benefit Administrator to substantiate the claim

Finally please note that all remaining documents must be postmarked within three hundred sixty-five (365) days* of the theft or damage date or **Your claim may be denied**.

*Not applicable to residents of certain states.

For faster filing or to learn more about Auto Rental Collision Damage Waiver, visit www.eclaimsline.com.

Finalizing Your claim

Your claim will typically be finalized within 15 (fifteen) days, after the Benefit Administrator has received all the documentation needed to substantiate Your claim.

Transference of claims

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

Definitions

Account means Your credit card Accounts.

Actual Cash Value means the amount a Rental Vehicle is determined to be worth based on its market value, age, and condition at the time of loss.

Eligible Person means a cardholder who pays for their auto rental by using their eligible Account.

Rental Car Agreement means the entire contract an eligible renter receives when renting a Rental Vehicle from a rental car agency, which describes in full all the terms and conditions of the rental, as well as the responsibilities of all parties under the contract.

Rental Vehicle means a land motor vehicle with four (4) or more wheels as described in the participating organization's disclosure statement, which the eligible renter has rented for the period of time shown on the Rental Car Agreement and does not have a manufacturer's suggested retail price exceeding the amount shown on the participating organization's disclosure statement.

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

Additional provisions for Auto Rental Collision Damage Waiver

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be 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.

- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages, or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or canceled.
- Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-348-8472, or call collect outside the U.S. at 1-804-673-1164.

FORM #ARCDW – 2017 (Stand 04/17)

ARCDW-0

ID NAVIGATOR POWERED BY NORTONLIFELOCK

Identity theft continues to evolve and so do NortonLifeLock™ solutions

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind. ID Navigator Powered by NortonLifeLock provides you with the tools to help keep you informed of potential threats to your identity so you can act quickly.

The dark web is continuously patrolled for information that may belong to you, and you are notified if it is found. Should large-scale data breaches occur, NortonLifeLock will keep you informed.

To help detect credit fraud, key changes to your credit file are monitored with One-Bureau Credit Monitoring.¹ And, if your wallet is stolen, you will receive guidance to help cancel or replace credit cards, insurance identification, and other key documents.

Should you become a victim of identity theft, a U.S.-based Identity Restoration Specialist will help guide you on the next steps to take to help resolve the issue.

As a Visa Cardholder, you will also have access to special discounts on other NortonLifeLock products.

How do I confirm eligibility?

To confirm eligibility, visit www.cardbenefitidprotect.com. Once verified, you will be redirected to the offer page on Norton.com, where ID Navigator enrollment is available.

Existing NortonLifeLock™ ID theft protection members

Contact NortonLifeLock (1-866-228-2261) to discuss your needs if you are interested in ID Navigator Powered by NortonLifeLock.

Smart tools to help against the evolving threat of identity theft

How ID Navigator Powered by NortonLifeLock can help provide you with greater peace of mind:

- **Dark Web Monitoring** continuously patrols the dark web and private forums looking for personal information that may belong to you. Should it be found, notifications are sent with suggested steps.
- **Data Breach Notifications** send notifications on large-scale breaches so you can act quickly should a breach affect your personal information.
- **Stolen Wallet Assist** A stolen wallet can mean a lost identity. If your wallet is stolen, you will receive guidance to help you cancel or replace key documents like your credit cards, driver's licenses, Social Security cards, and insurance cards.
- **One-Bureau Credit Monitoring Alerts**¹ help you stay on top of your credit to help detect fraud more quickly. Alerts are sent when key changes are made to your credit file with a major credit bureau.
- **Credit, Bank, & Utility Account Freezes** provide instructions and links so you can quickly freeze credit, bank, and utility files with each consumer reporting company to help protect you against criminals opening unauthorized accounts in your name.

- **Restoration Assist** U.S.-based Identity Restoration Specialists are available Monday to Friday, 6 am – 5 pm, PST with guidance and next steps to assist you should you become a victim of identity theft or other suspicious activity. **Note:** Visa Cardholders will have access to special discounts if they are interested in purchasing a more robust identity theft offering that includes features such as the LifeLock Million Dollar Protection™ Package.

- **U.S.-Based Member Services & Support** is available Monday to Friday, 6 am – 6 pm, PST, and Saturday, 7 am – 1 pm, PST.

No one can prevent all identity theft.

¹Two requirements must be met to receive the One-Bureau Credit Monitoring feature: (i) your identity must be successfully verified with Equifax®; and (ii) Equifax must be able to locate your credit file that contains sufficient credit history information. If these requirements are not met, you will not receive credit features from Equifax. You will receive credit features once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment.

Below you will find answers to questions about the benefit:

How is the personal data I enter for Dark Web Monitoring stored and managed? How do I know my personal data shared with NortonLifeLock is secure?

Your personal data is stored and managed by an advanced secure cloud database that is encrypted and protected with multiple layers of security measures.

How can I be sure the personal data I enter for Dark Web Monitoring is not used or sold by NortonLifeLock employees?

Any personal data you provide is encrypted. Only a few selected employees, who undergo training on how to handle personal data, can access it. These employees must provide their own unique credentials every time they access personal data and are subject to monitoring by our Information Security and Compliance team. See the NortonLifeLock™ Global Privacy Statement for additional details.

Can NortonLifeLock remove my personal data from the dark web?

Unfortunately, no. The content on the dark web is not centralized and is owned by many different (usually anonymous) owners. Only the owner of the content could remove or modify the content.

How does NortonLifeLock help if I receive a Dark Web Monitoring notification?

Within the notifications, advice is provided on next steps you can take to help protect your personal data, and when available, it will include links to additional resources. If you have additional questions, go to support.norton.com.

How does NortonLifeLock help if my personal data was leaked in a data breach?

Notifications are sent that provide best practices and suggested next steps you can take to help protect your personal data at support.norton.com.

How do I enroll? What information will I need to provide?

Visa Cardholders should visit www.cardbenefitidprotect.com and complete the eligibility verification. Once verified, cardholders will be redirected to the offer page on [Norton.com](https://norton.com), where ID Navigator enrollment is available. Enrollment in ID Navigator will require first name, last name, SSN, date of birth, address, phone number, and email address.

What are some common triggers for dark web, credit, and data breach notifications?

Your personal information being detected on the dark web, a hard credit check, or an update to your credit file are a few examples. Data breach notifications are sent regarding large data breaches that may impact consumers.

I received an alert. What do I do next?

Each alert will include information about next steps. Specifics vary by type of alert.