

Your Guide to Benefits describes the benefits in effect as of 4/1/16. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.

YOUR GUIDE TO CARD BENEFITS

Visa Card Purchase Security and Extended Protection

For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-848-1943, or call collect outside the U.S. at 303-967-1096.

For questions about your account, balance, or rewards points please call the customer service number on your Visa card statement.

Benefits Information

What are these benefits?

Purchase Security and Extended Protection automatically protect many new retail purchases that you make with your eligible Visa card and/or with rewards points earned on your covered account. The benefits—available at no additional charge—protect your eligible purchases in two ways:

1. Purchase Security

Purchase Security covers eligible items of property purchased entirely with your Visa card and/or with rewards points earned on your covered account from theft or damage for the first ninety (90) days after purchase. Purchase Security will, at the Benefit Administrator's discretion, replace, repair or reimburse you up to the original purchase price, not exceeding a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder in the event of theft, or damage*.

2. Extended Protection

Extended Protection doubles the time period of the original manufacturer's written U.S. warranty up to one (1) additional year on warranties of three (3) years or less up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder for items purchased entirely with your eligible Visa card and/or with rewards points earned on your covered account.

Who is eligible for these benefits?

You are eligible if you are a valid cardholder of an eligible Visa card issued in the United States. Friends and family members who receive your gifts may also be protected.

Purchase Security Details

What does Purchase Security cover?

Purchase Security covers eligible items of personal property you purchase entirely with your eligible Visa card and/or with rewards points earned on your covered account.

What is not covered by Purchase Security?

- Animals and living plants
- Antiques or collectible items
- Boats, aircraft, automobiles, and any other motorized vehicle and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- Broken items, unless damage is the result of a covered occurrence
- Computer software
- Items purchased for resale, professional or commercial use
- Items that are lost or that “mysteriously disappear,” meaning that the item(s) vanished in an unexplained manner without evidence of a wrongful act by a person or persons
- Items under the care and control of a common carrier (including the U.S. Postal Service, airplanes, or delivery service)
- Items including, but not limited to, jewelry and watches stored in your baggage unless the baggage is hand-carried and under your personal supervision, or under the supervision of a traveling companion whom you know
- 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 contamination, or damage from inherent product defects
- Losses resulting from misdelivery or voluntary parting with property
- Medical equipment
- Perishables or consumables including, but not limited to, perfumes, cosmetics, and limited-life items such as rechargeable batteries
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- 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
- Traveler’s checks, cash, tickets, credit or debit cards, and any other negotiable instruments
- Used or pre-owned items

Extended Protection Details

What does Extended Protection cover?

Extended Protection extends the time period of the original manufacturer’s written U.S. warranty up to one (1) additional year on warranties of three (3) years or less up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder. Extended Protection also offers you valuable features, including **Warranty Registration** and **Extended Warranty Protection**.

Warranty Registration service helps you take full advantage of your warranties because you can get key coverage information with a single, toll-free call. And by sending the Benefit Administrator your sales receipts and warranty information, you’ll have peace of mind knowing all of your purchases are registered and on file.

Although Warranty Registration is not required for Extended Warranty Protection benefits, you are encouraged to take advantage of this valuable service. When arranging for a repair or replacement, instead of searching for critical documents, you can just pick up the phone and call the Benefit Administrator.

What is not covered by Extended Protection?

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty
- Items purchased for resale, professional or commercial use
- Computer software
- Medical equipment
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Rented or leased items, 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
- Used or pre-owned items

Frequently Asked Questions

Are gifts covered?

Yes, as long as you purchased the gift with your eligible Visa card and/or with rewards points earned on your covered account and it meets the terms and conditions of coverage.

Are purchases made outside the United States covered?

1. Purchase Security

Yes, as long as you purchased the item entirely with your eligible Visa card and/or with rewards points earned on your covered account and the eligible item meets the terms and conditions of coverage.

2. Extended Protection

Yes, as long as you purchased the item entirely with your eligible Visa card and/or with rewards points earned on your covered account and the eligible item has a valid original manufacturer's written U.S. repair warranty, store purchased dealer warranty or assembler warranty of three (3) years or less.

Do I need to register my purchases?

No. Your eligible purchases are automatically covered.

Should I keep copies of receipts or any other records?

1. Purchase Security

Yes. If you want to file a claim, you will need copies of your Visa card receipt and your store receipt.

2. Extended Protection

Yes. If you want to file a claim, you will need copies of your Visa card receipt, your store receipt, the original manufacturer's written U.S. warranty and any other applicable warranty.

Filing a Purchase Security and Extended Protection Claim

How do I file a claim?

1. **Call the Benefit Administrator at 1-800-848-1943, or call collect outside the U.S. at 303-967-1096 within sixty (60) days** of the loss or damage. The Benefit Administrator will ask for some preliminary claim information, answer your questions and send you a claim form.
2. **Return your completed and signed claim form with all requested documentation within ninety (90) days of the date of loss or damage.**

Recipients of your eligible gift items may also handle the claim process as long as they provide all of the documents necessary to fully substantiate the claim.

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

For faster filing, or to learn more about Purchase Security and Extended Protection, go to www.cardbenefitservices.com

What documents do I need to submit with my claim?

All claims must be fully substantiated as to the time, place, cause, and amount of theft or damage. In most cases you will be asked to send in, **at your expense**, the damaged item to substantiate a claim. Make sure you keep the damaged item in case it is requested by the Benefit Administrator.

Purchase Security

- Your completed and signed claim form
- Your Visa card receipt
- The itemized store receipt
- A police report (**filed within forty-eight (48) hours of the incident**) in the case of theft, fire report, insurance claim, loss report, or other report sufficient to determine eligibility for benefit
- A copy of your primary insurance policy's Declarations Page to confirm your deductible. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles.
- Documentation (if available) of any other settlement of the loss
- Any other documentation deemed necessary to substantiate your claim

Extended Protection

- Your completed and signed claim form
- Your Visa card receipt
- The itemized store receipt
- A copy of the original manufacturer's U.S. warranty and any other applicable warranty
- A description and serial number of the item and any other documentation deemed necessary to substantiate your claim. This includes bills and, if necessary, a copy of the maintenance record and receipts.
- The original repair order

How will I be reimbursed?

Purchase Security

If you have met the terms and conditions of the benefit, **a decision will be made at the Benefit Administrator's discretion**, to resolve your claim in one of two ways:

1. The damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. The stolen item may be replaced. Typically, you will be notified of the decision within fifteen (15) days after all your claim documentation is received.
2. You may be reimbursed for the eligible item, but not more than its original purchase price as shown on your eligible Visa card receipt, less shipping and handling charges up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder*. Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

Extended Protection

Once your claim has been substantiated, the item will be repaired or replaced, **at the Benefit Administrator's discretion**, but for no more than the original purchase price of the covered item as recorded on your eligible Visa card receipt, less shipping and handling charges up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder. Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

Extended Protection will pay the repair facility directly, if possible, or you may go to an authorized repair facility and file a claim for reimbursement.

Please Note: Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.

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

Do I have to file with my insurance company?

Purchase Security

Yes. If you have insurance (e.g., business owner's, homeowner's, renter's, or automobile), or if you are covered by your employer's insurance, 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. In some cases, where the claim amount is within your personal insurance deductible, a copy of your personal insurance policy Declarations Page may be sufficient.*

Extended Protection

No; however, if you have purchased or received a service contract or extended warranty, Extended Protection is supplemental to, and in excess of, that coverage.

* **Please Note: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of, valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies).** After all insurance or indemnity has been exhausted, Purchase Security will cover the loss up to the amount charged to your eligible Visa account and/or with rewards points earned on your covered account and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the

outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum total limit of liability is ten thousand dollars (\$10,000.00) 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 Visa card receipt. Where a protected item is part of a pair or a set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not “contributing” insurance, and this “non-contribution” provision shall take precedence over “non-contribution” provisions found in other insurance or indemnity descriptions, policies, or contracts.

ADDITIONAL PROVISIONS FOR PURCHASE SECURITY AND EXTENDED PROTECTION

These benefits apply only to you, the eligible Visa cardholder, and to whoever receives the eligible gifts you purchase with your eligible Visa card and/or with rewards points earned on your covered account.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by these benefits. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that any 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 by the cardholder.

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, theft or product failure. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage, theft or product failure.

After the Benefit Administrator has paid your claim of loss or damage, 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 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 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.

These benefits are provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefits described in this Guide to Benefits will not apply to Visa cardholders whose accounts have been suspended or canceled. Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for Visa cardholders, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

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