Auto Rental Collision Damage Waiver, continued

Finally, please note that all remaining documents must be postmarked within three hundred and 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 or debit 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.

Computer Programs means a set of related electronic instructions which direct the operations and functions of a computer or device

Cyber Incident means any of the following acts

(a) unauthorized access to or use of Your Digital Data or Rental Vehicle;

(b) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or Rental Vehicle;

(c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or Rental Vehicle:

(d) restriction or inhibition of access to or directed against Your Digital Data or Rental Vehicle;

connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

(e) computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Rental Vehicle during the manufacturing process, upgrade process, or normal maintenance

Digital Data means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Rental Vehicle to store information, process information, and transmit information over the Internet.

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 of 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 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

described in this Guide to Benefits will not apply to cardholders

whose Accounts have been suspended or cancelled.

Termination dates may vary by financial institutions. Your

financial institution can cancelor 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

rights and remedies against any party in respect of this claim

will be transferred to the Benefit Administrator to the extent of

Administrator all assistance as may reasonably be required to

sanctions or other laws or regulations prohibit the provision of

insurance, including, but not limited to, the payment of claims.

This benefit does not apply to the extent that trade or economic

is solely responsible for its administration and claims. The

Benefit Administrator provides services on behalf of the

After the Benefit Administrator has paid Your claim, all Your

the payment made to You. You must give the Benefit

secure all rights and remedies.

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 a 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 cancelled. 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

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 - 2021 (Stand 04/21)

ARCDW-O

Extended Warranty Protection

Extended Warranty Protection

Product warranties can be inconvenient and cumbersome to use. Let's say You purchased a great gadget about a year ago, but it just stopped working, and You can't find Your sales receipt and warranty information. For all too common situations like these, Extended Warranty Protection can help.

Extended Warranty Protection provides You with valuable features that help You manage, use and extend the warranties for eligible items purchased on Your covered Account and/or rewards program associated with Your covered Account. Services include Warranty Registration and Extended Protection. You are eligible for this benefit if You are a cardholder of an eligible card issued in the United States and You purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your covered Account. Here's how Warranty Registration works

When You purchase an eligible item that carries a manufacturer's warranty, You can register Your purchase by calling 1-800-551-8472 or call collect outside the U.S. at 1-303-967-1096. You can also register Your purchase online at www.cardbenefitservices.com.

The Benefit Administrator will tell You where to send Your item's sales receipt and warranty information, so they can be kept on file should You need them.

If You choose not to register Your item, be sure to keep Your monthly billing statement reflecting the purchase, the itemized sales receipt, the original manufacturer's written U.S. warranty and any additional warranty in a safe place. These documents will be required to verify Your claim.

Here's how Extended Protection works

Your warranty coverage can be doubled up to one (1) additional year on eligible warranties of three (3) years or less. For example, a manufacturer's warranty of three (3) months would be provided with an additional three (3) months of coverage for a combined total of six (6) months of coverage, and a warranty for six (6) months would be provided with an additional six (6) months of coverage for a combined total of twelve (12) months of coverage. However, if the manufacturer's warranty is for three (3) years, it would only be extended one (1) additional year for a combined total of four (4) years of coverage.

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

The benefit covers purchases made both inside and outside the U.S. The eligible item must have a valid original manufacturer's U.S. repair warranty of three (3) years or less, a U.S. store-purchased dealer warranty, or a U.S. assembler warranty.

What Extended Protection does not cover

- 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
- ltems purchased for resale, professional, or commercial use
- 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
- Computer software
- Medical equipment
- Used or pre-owned items (Refurbished items will be covered as long as it has a warranty with it and would not be considered used or pre-owned.)
- Losses caused by or resulting from a Cyber Incident.

Filing an Extended Protection claim

To file a claim, call the Benefit Administrator at 1-800-551-8472 or call collect outside the U.S. at 1-303-967-1096, immediately after the failure of Your covered item. Please note if You do not notify the Benefit Administrator within sixty (60) days of product failure, Your claim may be denied.

The Benefit Administrator will request preliminary claim information, direct You to the appropriate repair facility, and send You the claim form. Gift recipients of eligible items are also covered, but they must provide all the documents needed to substantiate their claim.

If You received or purchased a service contract or an extended warranty when You purchased Your item, this benefit will be supplemental to, and in excess of, that coverage.

What You must submit to file a claim

Fill out and sign the claim form the Benefit Administrator sent You, then submit the form within ninety (90) days of the product failure, along with the following documents:

For faster filing, or to learn more about Extended Warranty Protection, visit

- 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
- 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 sales receipt
- A copy of the original manufacturer's written U.S. warranty, and

www.cardbenefitservices.com

All claims must be fully substantiated.

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

Continued on page 8 ▶

- The original repair estimate or repair bill, indicating cause of failure
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

FORM #EWP 10K-50K-3YR - 2021 (04/21)

Extended Warranty Protection, continued

made at the manufacturer's authorized repair facility are covered.

destruction of Your Digital Data or Covered Purchase:

Account means Your credit or debit card Accounts.

Cyber Incident means any of the following acts:

Additional provisions for Extended Protection

Your eligible card to secure the transaction.

applied to avoid claims

▶ Signed or pinned transactions are covered as long as You use

You shall do all things reasonable to avoid or diminish any loss

covered by this benefit. This provision will not be unreasonably

respect, no coverage shall exist for such claim, and Your benefit

may be cancelled. Each cardholder agrees that representations

relevant provisions shall be void in any case of fraud, intentional

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

regarding claims will be accurate and complete. Any and all

No legal action for a claim may be brought against the Provider

concealment, or misrepresentation of material fact.

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

additional Guide to Benefits mailings, statement inserts,

to Benefits may be modified by subsequent endorsements.

Modifications to the terms and conditions may be provided via

If You make any claim knowing it to be false or fraudulent in any

Covered Purchase:

covered Account.

Account.

If You have substantiated Your claim and met the terms and conditions of the benefit, Your 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 credit card receipt,

less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and a maximum of fifty thousand dollars

(\$50,000.00) per cardholder. You will only be reimbursed up to the amount charged to Your Account or the program limit, whichever is less.

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

If Your item is to be repaired, You may go to an authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs

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

Computer Programs means a set of related electronic instructions which direct the operations and functions of a computer or device

(b) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or

(c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or

(e) computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in

Digital Data means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created

equipment. Digital Data shall include the capacity of a Covered Purchase to store information, process information, and transmit information

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

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

or used on, or transmitted to or from computer software (including systems and applications software), on hard or floopy disks, CD-ROMs.

tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled

legitimate electronic code or damage from code installed on a Covered Purchase during the manufacturing process, upgrade process,

connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

(d) restriction or inhibition of access to or directed against Your Digital Data or Covered Purchase;

(a) unauthorized access to or use of Your Digital Data or a Covered Purchase;

How You will be reimbursed

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-551-8472 or call collect outside the U.S. at 1-303-967-1096.



© 2006-2013 Visa. All Rights Reserved.

statement messages or electronic notification. The benefits

described in this Guide will not apply to cardholders whose

Termination dates may vary by financial institutions. 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

benefits and is solely responsible for its administration and

of North America ("Provider") is the underwriter of these

claims. The Benefit Administrator provides services on

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

Benefit Administrator all assistance as may reasonably be

economic sanctions or other laws or regulations prohibit the

provision of insurance, including, but not limited to, the

extent of the payment made to You. You must give the

This benefit does not apply to the extent that trade or

required to secure all rights and remedies

Accounts have been suspended or cancelled

behalf of the Provider.

payment of claims

ESL

56869-30-18

YOUR GUIDE TO BENEFITS

Basic Protection Package

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

Travel and Emergency Assistance Services

Emergencies can escalate quickly when You are traveling away from home. Something that is relatively straight forward 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 vear

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.
- 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 Englishspeaking 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.*

Your Guide to Benefit

effect as of 10/2/23.

describes the benefit in

Benefit information in this guide

and retain for Your records. Your

eligibility is determined by Your

financial institution.

replaces any prior benefit information

You may have received. Please read

- 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 You 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

nizations, 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 cancelled. Termination dates may vary by financial institutions. 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.

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 - 2023 (Stand 09/23)

TEAS-O
Continued on page 2 ▶

Continued on page 7 ▶ 7

Baggage Delay

Baggage Delay Reimbursement

Sometimes it happens that You land at Your scheduled destination only to find that Your Checked Baggage has taken a detour and its arrival is delayed. While You can likely go without most of Your belongings, if Your baggage was carrying any essential items, You may need to replace them while You wait for Your bag to arrive.

Baggage Delay Reimbursement can provide reimbursement for essential items You may need while on a Covered Trip and at a destination other than Your location of permanent residence. The maximum benefit is one hundred dollars (\$100.00) per day up to a maximum of three (3) days or a total of three hundred dollars (\$300.00). These maximums apply to You and to each of Your Immediate Family Member whose ticket was purchased with Your covered Account and/or rewards program associated with Your covered Account.

The Baggage Delay Reimbursement benefit applies if Your Checked Baggage and the personal property contained therein is delayed or misdirected by the Common Carrier for more than four (4) hours from the time You have arrived at the destination printed on Your ticket. To be eligible for this coverage, You need to purchase either a portion or the entire cost of the Covered Trip with Your covered Account and/or rewards program associated with Your covered Account

You are eligible for this benefit if You are a cardholder of covered card issued in the United States.

This benefit is supplemental to and excess of any valid and collectible insurance or other reimbursement. This benefit will reimburse the excess amount once all other reimbursement has been exhausted up to the limit of liability.

What items are not covered?

- Business Items, cellular telephones, or art objects
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs
- ltems not contained in delayed Checked Baggage
- Loss resulting from abuse, fraud, or hostilities of any kind (including but not limited to, war, invasion, rebellion, or insurrection)
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or

other officials

- Money securities credit or debit cards, checks, and travelers.
- Property shipped as freight or shipped prior to the Covered Trip departure date
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, rugs and carpets, animals, cameras, electronic equipment, sporting equipment, and household furniture

How to file a Baggage Delay Reimbursement claim

- 1. After Your Checked Baggage has been delayed for more than four (4) hours You should immediately notify the Common Carrier to begin the Common Carrier's claim process.
- 2. Notify the Benefits Administrator within twenty (20) days of the date Your Checked Baggage was delayed while on a Covered Trip at 1-877-257-8152, or call collect outside the U.S. at 1-804-281-5790. The Benefits Administrator will answer Your questions and send You
- 3.Return the completed claim form and the requested documentation below within ninety (90) days from the date the Checked Baggage was delayed to the address provided by the Benefit Administrator.

Please submit the following documents:

► The completed signed claim form

- ▶ A copy of Your monthly billing statement or the travel itinerary (showing the last four [4] digits of the Account number) confirming the Common Carrier ticket was charged to the covered 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
- ▶ Proof of ticketing by the Common Carrier, including, but not limited to, itinerary, boarding pass, or used ticket stub
- 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, and a copy of the Checked Baggage claim check
- ▶ Receipts for essential items purchased while baggage was delayed
- ▶ A copy of Your insurance declaration page or documentation of settlement of the delay (if applicable)
- > Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

$For faster filing, or to learn more about {\tt Baggage Delay Reimbursement}\ visit\ www.eclaimsline.com$

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.).

Checked Baggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

Common Carrier means any mode of transportation by land, water or air operating under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines. Covered Trip means a Trip (a) while the eligible cardholder is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member; (b) charged to Your eligible Account and/or with rewards programs earned on Your covered Account; and (c) that begins and ends at the places designated on the ticket purchased for the Trip.

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

Immediate Family Member means Your Spouse or legally dependent children under age eighteen (18) [twenty-five (25) if enrolled as a fulltime student at an accredited university

Spouse means domestic partner which is a person who is at least 18 years of age and who during the last twelve months: 1) has been in a committed relationship with the cardholder; (2) has been the cardholder's sole spousal equivalent; (3) has resided in the same household as the cardholder; and (4) has been jointly responsible with the cardholder for each other's financial obligations and who intends to continue the relationship as stated above indefinitely.

You or Your means an Eligible Person or Your Immediate Family Members who charged their Covered Trip to Your eligible Account and/or rewards programs associated with Your covered Account.

Baggage Delay Reimbursement continued, Travel Accident Insurance

Additional provisions for Baggage Delay Reimbursement

- ▶ Signed or pinned transactions are covered as long as You use Your eliqible card 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
- 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 cancelled. 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 will not apply to car holders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. 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 unde writer of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of
- ▶ 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 #DELBAG - 2017 (Stand 4/17)

For more information about the benefit described in this guide, call the Benefit Administrator at 1-877-257-8152, or call collect outside the

<u>Travel Accident Insurance Description of Coverage</u>

Principal Sum: \$500,000

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 ESL Visa® Credit Card and ESL Visa® Secured Credit Card cardholders and replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described herein.

Eligibility and Period of Coverage

As an ESL Visa Credit Card or ESL Visa Secured Credit Card cardholder, you are covered beginning on 10/7/23 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 ESL Visa Credit Card or ESL Visa Secured Credit 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.

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%	One hand or one foot and the sight of one eye	100%
Both hands or both feet	100%	One hand or one foot	50%
Sight of both eyes	100%	Sight of one eye	50%
One hand and one foot	100%	Speech or hearing	50%
Speech and hearing	100%	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.

to vou.

3

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

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 ESL Visa Credit Card or ESL Visa Secured Credit 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

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 farepaying 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

Travel Accident and Auto Rental, continued

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

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

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

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 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 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 ESL Visa Credit Card or ESL Visa Secured Credit Card privileges have been suspended or cancelled. However, insurance benefits will still apply to Covered Trips commenced prior to the date that your account is suspended or cancelled 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

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

Auto Rental Collision Damage Waiver

order to exercise our rights under this provision. This provision applies whether or not the third party admits liability.

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 thirtyone (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

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

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

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.

his benefit is available in the United States and most foreign countries (with the exception of Israel, Jamaica, the Republic of Ireland or Northern Ireland). However, this benefit is not available where precluded by law, or where it's 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

Certain vehicles are **not** covered by this benefit, they consist of: expensive, exotic, and antique cars; cargo yans; certain yans; 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, Jaquar, Lamborohini, Lotus, Maserati, Mavbach. McLaren. Porsche. Rolls Rovce, and Tesla. However, selected models of Audi, BMW, Mercedes-Benz, Cadillac, Infiniti, Land Rover, Lexus, Lincoln, and Range Rover are covered.

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

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
- Loss or theft of personal belongings

Rental Vehicle

Personal liability

Filing a claim

- 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 compan
- 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
- ltems 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
- 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 Bental 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 and 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 Losses caused by or resulting from a Cyber Incident

*Not applicable to residents in certain states

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's 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 amount that have been paid toward the claim

Submit all of 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 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.

Continued on page 6 ▶

Continued on page 3 ▶