



## VISA SIGNATURE BUSINESS BENEFITS



Your Guide to Benefit describes the benefit in effect as of 4/1/14.

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.



# Roadside Dispatch

For roadside assistance, call 1-800-847-2869

## What is Roadside Dispatch?

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience wherever your travels take you.

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

For a set price per service call, the program provides:

- Standard Towing – Up to 5 miles included<sup>1</sup>
- Tire Changing – must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery – up to 5 gallons (plus the cost of fuel)
- Standard Winching

Roadside Dispatch will ask you where you are, what the problem is, and while we remain on the phone we will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – we will advise you to hang up and dial 911. If you are not able to dial 911, we will call the non-emergency police number in your area, and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone and you may save money because our rates are pre-negotiated.

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required. Just call us toll free when you need us.

1-800-847-2869 ~ it's that easy!

Note: Current fee for a standard service call is \$59.95.

Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only. Additional fees may apply for winching services under certain circumstances. Effective 10/1/17 the service call fee will increase to \$69.95. Service call fees are subject to change at any time; however callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

<sup>1</sup> Any vehicle with wheels is covered under the program as long as it can be classified as 'Light Duty'; 'Light Duty' vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered under this program.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Signature Federal Credit Union shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor Signature Federal Credit Union provides any assurances as to the ability of the Service Provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. Services provided by United States Auto Club, Motoring Division, Inc.

# Emergency Evacuation and Transportation/Repatriation of Remains Coverage

## What are these benefits?

Emergency Evacuation and Transportation/Repatriation of Remains Coverage provides reimbursement for expenses not paid by other coverage if you require Emergency Evacuation and Transportation or Repatriation of Remains while on a Trip purchased entirely with your Visa card.

- ▶ Emergency Evacuation and Transportation benefit limit: up to ten thousand dollars (\$10,000.00)
- ▶ Repatriation of Remains benefit limit: up to one thousand dollars (\$1,000.00)

Please Note: These benefits are supplemental to and excess of any valid and collectible insurance or other reimbursement. Note that coverage is secondary to any existing health and/or dental coverage the Eligible Person may have, including workers compensation and disability benefits whether or not provided by law.

## Who is eligible for these benefits?

You and your Immediate Family Members are eligible if you are the valid cardholder of an eligible, U.S. issued Visa card and charge your Trip using the card.

## What is the Emergency Evacuation benefit?

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

## Emergency Evacuation means:

- Your medical condition warrants immediate transportation from the place where you are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained; or
- After treatment at a local Hospital, your medical condition warrants transportation to your Residence for further medical treatment or recovery; or
- Both (a) and (b) above

The evacuation must be pre-approved by the Benefit Administrator in consultation with a legally licensed Physician who certifies that the severity of the injury or sickness warrants Emergency Evacuation. The Benefit Administrator must also make the actual medical transportation arrangements.

## What is covered by the Emergency Evacuation benefit?

Covered expenses include those for transportation, medical services, and medical supplies needed to facilitate your Emergency Evacuation. All transportation arrangements must be:

- Recommended by the attending Physician;
- Required by the standard regulations of the conveyance transporting you; and
- Arranged and approved in advance by the Benefit Administrator

Transportation means any land, water, or air conveyance required to transport you during an Emergency Evacuation. Such transportation includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.

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

## What is the Emergency

## Transportation benefit?

In the event you are hospitalized for more than eight (8) days, the Benefit Administrator can arrange for a relative or friend to visit your bedside by paying the cost of any economy-class round-trip ticket for that person. You are also eligible to receive reimbursement for the cost of an economy airfare ticket, if the original ticket(s) cannot be used, or to return an accompanying minor to his/her Residence, when applicable. In exchange for this service, the return tickets must be turned over to the Benefit Administrator whenever possible or the Benefit Administrator must be reimbursed the amount equivalent to the value of the unused ticket.

## What is the Repatriation of Remains benefit?

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

## What is not covered?

These benefits do not cover any expense resulting from the following:

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

## 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.

Hospital means a facility that holds a valid license if required by the law; operates primarily for the care and treatment of sick or injured persons as inpatients; has a staff of one or more Physicians available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty or on call; has organized diagnostic and surgical facilities, either on the premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

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

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

Residence means your home address as listed in your card issuer's file or address reflected on your billing statement. The home address from the card issuer's records will take precedence over billing statement address in determining the eligibility of coverage.

Trip means arrangements that are made by a commercial licensed travel establishment consisting of travel agencies and/or Common Carrier organizations, for which the expense has been charged to your eligible Visa card, and which is not less than five (5) consecutive days but does not exceed sixty (60) consecutive days in duration.

# Filing an Emergency Evacuation and Transportation/Repatriation of Remains Coverage Claim

## How do I file a claim?

- 1 If you have an accident, illness or other type of eligible loss covered under this benefit, immediately call the Benefit Administrator at 1-800-508-1276, or call collect outside the U.S. at 804-673-6498. The Benefit Administrator will answer your questions and send you a claim form.
- 2 Return the completed claim form and requested documentation within 180 days of the date of the event to this address:  

Card Benefit Services  
P.O. Box 72034  
Richmond, VA 23255

## What documents do I need to submit with my claim?

### For Emergency Evacuation and Transportation:

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

### For Repatriation of Remains:

- ▶ The completed, signed claim form
- ▶ A copy of your receipt, as proof that the Trip was charged and paid for with your eligible Visa card
- ▶ Copy of death certificate

- ▶ Receipts for embalming, cremation, coffin, and transportation
- ▶ Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

\*Under New York laws, when a cardholder's mailing address is in the State of New York, the requirement that you must be one hundred (100) or more miles from your Residence does not apply.

## ADDITIONAL PROVISIONS FOR EMERGENCY EVACUATION AND TRANSPORTATION / REPATRIATION OF REMAINS COVERAGE

You shall use due diligence and do all things reasonable to avoid or diminish any injury or illness for which coverage is provided under this benefit. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this coverage. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

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

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in 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 this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VEVAC – 2013 (04/14)  
EE-O

# Emergency Medical/Dental Benefit

## What is this benefit?

Emergency Medical/Dental provides reimbursement for Emergency Treatment if you become sick or accidentally injured while traveling on a Trip purchased entirely with your eligible Visa card.

You will be eligible to receive up to a maximum of two thousand five hundred dollars (\$2,500.00) [subject to a fifty-dollar (\$50.00) deductible] for medical expenses not paid or payable by your medical insurance or other reimbursement if:

- A. The expenses are a result of Emergency Treatment for sickness or accidental injury occurring during your Trip and;
- B. The Trip was paid for entirely with your eligible Visa card and;
- C. The Trip takes place via a common carrier and lasts between five (5) consecutive days and sixty (60) consecutive days of travel to a destination over one hundred (100) miles\* from your Residence

Please Note: This benefit is supplemental to and excess of any valid and collectible insurance or other reimbursement.

## Who is eligible for this benefit?

You and your Immediate Family Members are eligible if you are a valid cardholder of an eligible Visa card issued in the United States and you purchase the entire Trip using your eligible Visa card.

## What expenses are covered?

Your covered medical expenses are necessary services and supplies that are recommended by your attending physician and take place during the course of your Trip. They include:

- ▶ The services of a legally qualified physician, surgeon, graduate nurse, dentist, or osteopath
- ▶ Charges for hospital confinement and use of operating rooms
- ▶ Charges for anesthetics (including administration), x-ray examinations or treatments, and laboratory tests
- ▶ Ambulance services
- ▶ Drugs, medicines, and therapeutic services and supplies

Benefits will not be paid in excess of the Reasonable and Customary Charges. ("Reasonable and Customary Charges" mean charges commonly used by providers of medical care in the locality in which care is furnished.)

## What if I need to recuperate in a hotel after my hospital stay?

If you are hospitalized as a result of a covered accident or sickness during your Trip and your attending physician determines that you should recover in a hotel immediately after your release from the hospital and before returning home, you may be eligible for an additional benefit of seventy-five dollars (\$75.00) per day for up to a maximum of five (5) days towards the cost of a hotel room.

## What is not covered?

These benefits do not cover any expense resulting from the following:

- ▶ Travel for the purpose of obtaining medical treatment
- ▶ Non-emergency services, supplies, or charges
- ▶ Services, supplies, or charges made by your Immediate Family Member
- ▶ Care not prescribed by or performed by or upon the direction of a physician or dentist
- ▶ Care not medically necessary as determined by the Benefit Administrator
- ▶ Care rendered by a provider other than a hospital, physician, or dentist
- ▶ Care that is experimental/investigative in nature
- ▶ Care for any illness or bodily injury that occurs in the course of employment if benefits or compensation are available, in whole or in part, under the provisions of any legislation of any governmental unit. This applies whether or not you claim the benefits or compensation and whether or not you recover losses from a third party.
- ▶ Payments to the extent benefits are provided by any governmental agency or unit (except Medicare)
- ▶ Care for any illness or injury suffered due to:
  - Self-inflicted harm
  - Attempted suicide
  - Mental health issues
  - Alcoholism or substance abuse
  - War, military duty, civil disorder
  - Air travel except as a passenger on a licensed aircraft operated by an airline or air charter company
  - Routine physical examinations
  - Hearing aids, eyeglasses or contact lenses
  - Routine dental care, including dentures and false teeth
  - Hernia, unless it results from a covered accident
  - Elective abortion

- Participation in a felonious act or attempt thereof
- Skydiving, scuba, skin, or deep sea diving, hang gliding, parachuting, rock climbing, and contests of speed
- ▶ Care received for which you would have no legal obligation to pay in the absence of this or any similar benefit
- ▶ Care received in Afghanistan, Burma, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon, Nicaragua, North Korea, Yemen, Vietnam, and any other countries which may be determined by the U.S. Government from time to time to be unsafe for travel

## Definitions

Emergency Treatment means the services or supplies provided by a dentist, hospital, physician or other provider which are medically necessary to treat any injury, sickness or other covered condition where the onset is sudden and unexpected, considered life-threatening, and if left untreated, could deteriorate resulting in serious and irreparable harm.

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

Residence means your home address as listed in your card issuer's file or reflected as the address on your billing statement. The home address from the card issuer's records will take precedence over billing statement address in determining the eligibility for benefit.

Trip means arrangements for travel that are made by a licensed commercial travel establishment consisting of travel agencies and/or common carrier organizations, for which the expense has been charged to your eligible Visa card, and which is not less than five (5) consecutive days but does not exceed sixty (60) consecutive days in duration.

## Filing an Emergency Medical/Dental Claim

What should I do if I get sick or injured on a Trip?

Call the Benefit Administrator immediately at 1-800-434-1280, or call collect outside the U.S. at 804-673-6499. You must notify the Benefit Administrator within ninety (90) days of the date of occurrence. The representative will answer any questions you may have and send you a special claim form.

How do I file a claim?

Complete the claim form you receive from your call to the Benefit Administrator. Mail the following items within one hundred and eighty (180) days from the date of occurrence to:

Card Benefit Services  
P.O. Box 72034  
Richmond, VA 23255

- ▶ The completed, signed claim form
- ▶ A copy of your receipt, showing that you purchased a round-trip ticket for your Trip via a common carrier, with your eligible Visa card
- ▶ A statement from your insurance carrier (and/or your employer, or employer's insurance carrier) or any reimbursement showing any amounts they may have paid toward the claim cost. Or, if you have no other applicable insurance or reimbursement, please provide a notarized statement to that effect.
- ▶ A copy of any other valid and collectible insurance or reimbursement available to you
- ▶ Receipts for the eligible medical/dental expenses
- ▶ Any other documents deemed necessary by the Benefit Administrator to substantiate your claim

Transference of Claims

After the Benefit Administrator has paid your claim under this benefit, all your rights and remedies against any party in respect of 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.

\* Under New York laws, when a cardholder's mailing address is in the State of New York, the requirement that you must be one hundred (100) or more miles from your Residence does not apply.

### ADDITIONAL PROVISIONS FOR EMERGENCY MEDICAL/DENTAL BENEFIT

You must use due diligence and do all things reasonable to avoid or diminish any injury or illness for which coverage is provided under this benefit. This provision will not be unreasonably applied to avoid claims.

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

concealment, or misrepresentation of material fact.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

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

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in 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 this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VOPTMEDDENT – 2013 (04/14)  
EM-O



# Hotel Theft Protection

## What is this benefit?

When You pay for the cost of a Hotel/Motel room located in the United States or Canada with your eligible Visa card You will be eligible to receive a one-time payment of up to \$1,000 for personal property stolen from Your room, in excess of any compensation provided by the Hotel/Motel and/or any valid and collectible insurance benefits or reimbursement.

## Who is eligible for this benefit?

You are eligible if You are a valid cardholder of an eligible Visa card issued in the United States.

## What is covered?

The cost of replacing Your personal property (or its depreciated value if You choose not to replace it) is covered up to a maximum of \$1,000 less any amounts paid or payable by the Hotel/Motel or any other insurance, whether the insurance is primary, contributing, excess, or contingent; or any other reimbursement. This benefit will be paid only if:

- A. There is evidence of Forceful Entry and;
- B. You make a sworn statement to police authorities having jurisdiction within 24 hours of discovering the Hotel Theft and furnish a notarized copy of that statement with Your claim, and;
- C. The Hotel/Motel verifies the loss

Please Note: Coverage begins each time You Check In to an eligible room in a Hotel/Motel, and coverage ends each time You Check Out of an eligible room in a Hotel/Motel.

## What is not covered?

This benefit will not provide reimbursement for theft of the following:

- ▶ Animals
- ▶ Art objects
- ▶ Business Items and cellular phones
- ▶ Cash, checks, securities, credit cards, debit cards, and other negotiable instruments
- ▶ Tickets, documents, keys, coins, deeds, bullion, and stamps
- ▶ Perishables and consumables including, but not limited to perfume, cosmetics, and limited-life items such as rechargeable batteries

## Definitions

**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.).

**Forceful Entry** means that someone illegally accessed Your Hotel/Motel room by breaking in a door, window, or surrounding walls.

**Hotel/Motel** means an establishment, located in the United States or Canada that provides lodging for the general public, and usually meals, entertainment, and various personal services.

**Hotel Theft** means Forceful Entry into Your premises and You suffer a loss of property.

**Check In** means the moment You register at the Hotel/Motel.

**Check Out** means the moment You vacate the Hotel/Motel room and pay the itemized total costs incurred for the stay.

**Eligible Person** means a valid cardholder who pays for the Hotel/Motel room by using the eligible Visa card.

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

You or Your means an Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible Visa card.

## Filing a Hotel Theft Protection Claim

What should I do if my hotel room is burglarized?

Notify the Benefit Administrator immediately by calling 1-800-554-1275, or call collect outside the U.S. at 804-673-6497.

Notification must be made within twenty (20) days from the date of incident. The representative will answer any questions You may have and send You a special claim form.

How do I file a claim?

Complete the claim form You receive from Your call to the Benefit Administrator. Mail the

following items within ninety (90) days of the date of incident to:

Card Benefit Services  
P.O. Box 72034  
Richmond, VA 23255

- ▶ The completed claim form
- ▶ A copy of Your charge slip, as proof that the Hotel/Motel was charged and paid for with Your eligible Visa card
- ▶ A statement from Your insurance carrier (and/ or Your employer, or employer's insurance carrier) showing any amounts they may have paid toward the claim cost or, if You have no applicable insurance or other reimbursement, a notarized statement to that effect
- ▶ A copy of the police report
- ▶ A copy of any valid and collectible insurance or other reimbursement available to You
- ▶ A copy of any settlement payment or reimbursement made to You from the Hotel/Motel
- ▶ Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

#### Transference of Claims

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.

#### ADDITIONAL PROVISIONS FOR HOTEL THEFT PROTECTION

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

If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and Your benefits may be canceled. Each claimant agrees that 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. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

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

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to You as a cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VHOTBURG – 2013 (04/14)  
HMTP-O

# Lost Luggage Reimbursement

Reimbursement Level: Three thousand dollars (\$3,000.00)

What is this benefit?

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

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

Please Note: You must take all reasonable means to protect, save and/or recover Your Checked Luggage and/or Carry-on Baggage at all times.

Who is eligible for this benefit?

You are eligible if You charge a covered trip to Your valid, Visa card issued in the United States. Only Your Checked Luggage or Carry-on Baggage is covered.

What is covered?

The value of Your Checked Luggage and Carry-on Baggage and/or its contents are covered up to three thousand dollars (\$3,000.00) maximum per trip, provided the luggage or contents are lost due to theft or misdirection by the Common Carrier.

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

What items or losses are not covered?

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

- ▶ Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs
- ▶ Money, securities, credit or debit cards, checks, and traveler’s checks
- ▶ Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics, rugs and carpets, animals, cameras, sporting equipment, and household furniture
- ▶ Property shipped as freight or shipped prior to trip departure date
- ▶ Items specifically identified or described in and insured under any other insurance policy
- ▶ Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials
- ▶ Losses resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection)
- ▶ Business Items, cellular telephones, or art objects

## Definitions

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.).

Carry-on Baggage means the baggage which You personally carry onto the Common Carrier and for which You retain responsibility.

Checked Luggage 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 land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines.

Eligible Person means a Visa cardholder who pays for the specific occasions covered by using the eligible Visa card.

Immediate Family Member means Your spouse or legal dependent children under age eighteen (18) [under age twenty-five (25) if

enrolled as a full-time student at an accredited institution].


You and Your means an Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible Visa card.

## Filing a Lost Luggage Reimbursement Claim

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

Immediately notify the Common Carrier to begin their claims process.

Call the Benefit Administrator at 1-800-757-1274, or call collect outside the U.S. at 804-673-6496. Notification to the Benefit Administrator must be made within twenty (20) days from the date the luggage was lost or stolen. The Benefit Administrator will answer any questions You may have and send You a special claim form.

 Please Note: If You do not notify the Benefit Administrator within twenty (20) days of the date the luggage was lost or stolen, Your claim may be denied.

How do I file a claim?

Complete the claim form You receive from the Benefit Administrator. Mail the following items within ninety (90) days from the date the luggage was lost or stolen to the address provided:

- ▶ The completed claim form
- ▶ A copy of Your Visa card statement, charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for with Your eligible Visa card
- ▶ 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, a list of the items lost and their value, and a copy of the luggage claim check (if applicable)
- ▶ A copy of Your insurance policy's Declarations Page to confirm Your deductible. "Declarations Page" means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates and deductibles.

- ▶ Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft

For faster filing or to learn more about Lost Luggage Reimbursement visit [www.eclaimslines.com](http://www.eclaimslines.com)

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

Yes. If You have personal insurance (i.e., homeowner's, renter's, or other insurance applicable to the lost or stolen luggage or contents), You are required to file a claim with Your insurance company and submit a copy of any claim settlement along with Your completed claim form.

If the claim amount is within Your personal insurance deductible, the Benefit Administrator may, at its discretion, deem a copy of Your personal insurance Declarations Page to be sufficient.

Transference of Claims

After the Benefit Administrator has paid Your claim of loss or theft under this reimbursement benefit, all Your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

### ADDITIONAL PROVISIONS FOR LOST LUGGAGE REIMBURSEMENT

Lost Luggage Reimbursement is supplemental to and excess of any other valid and collectible avenue of recovery that is available to You, the eligible Visa cardholder. The Benefit Administrator will refund the excess amount once all other reimbursement has been exhausted up to the limit of liability.

This benefit is available only to You, the eligible Visa cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss to property protected by this benefit. This provision will not be applied unreasonably to avoid claims.

If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and Your benefits may be canceled. Each cardholder 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. After the

expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

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

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify You at least thirty (30) days in 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 this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VLUGOPT – 2013 (04/14)  
VLUG-SB

# Purchase Security/Extended Protection

What are these benefits?

Purchase Security and Extended Protection automatically protect many new retail purchases that you make with your eligible Visa Signature Business card. 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 Signature Business card 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.

## 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.

Who is eligible for these benefits?

You are eligible if you are a valid cardholder of an eligible Visa Signature Business card issued in the United States.

What does Purchase Security cover?

Purchase Security covers eligible items of property you purchase entirely with your eligible Visa Signature Business card.

What is not covered by Purchase Security?

- 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 that can be towed by or attached to any motorized vehicle
- Computer software
- Items purchased for resale
- 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

- Theft or damage 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
- Theft or damage 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 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. 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
- 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 Signature Business card, 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 Signature Business card 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 Signature Business card and the eligible item has a valid original manufacturer's written U.S. repair 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 eligible Visa Signature Business card receipt and your itemized store receipt.

2. Extended Protection

Yes. If you want to file a claim, you will need copies of your eligible Visa Signature Business card

receipt, your itemized 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 theft 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 theft 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 theft or damage your claim may be denied.



For faster filing, or to learn more about Purchase Security and Extended Protection, go to [www.cardbenefitsservices.com](http://www.cardbenefitsservices.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 Signature Business 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 deductible.

- Documentation (if available) of any other settlement of the theft or damage
- Any other documentation deemed necessary to substantiate your claim

#### Extended Protection

- Your completed and signed claim form
- Your Visa Signature Business 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. A damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. A lost or 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 Signature Business 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, and the terms and conditions of the benefit have been met, 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 items as recorded on your

eligible Visa Signature Business 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 theft or damage up to the amount charged to your eligible Visa Signature Business 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 Signature Business 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 Signature Business cardholder, and to whoever receives the eligible gifts you purchase with your eligible Visa Signature Business card.

You shall use due diligence and do all things reasonable to avoid or diminish any theft 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 benefit shall exist for such claim and your benefits may be canceled. Each claimant 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 by the Visa Signature Business 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 theft or damage.

After the Benefit Administrator has paid your claim of theft or damage, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the 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 Signature Business 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 Signature Business 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 Signature Business 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 Signature Business 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.

FORM #VPSEPBUSINESS – 2013 (04/14)  
PSEP-SB

# Return Protection

## What is this benefit?

Return Protection is coverage that will reimburse you for the cost of an eligible item of personal property within ninety (90) days of the date it was purchased entirely with your eligible Visa card if you are not satisfied with it and the retailer won't allow it to be returned.

## Who is eligible for this benefit?

You are eligible for this benefit if you are a valid cardholder of an eligible Visa card issued in the United States.

## What is covered?

Eligible items of personal property purchased entirely with your eligible Visa card are covered for reimbursement up to two hundred and fifty dollars (\$250.00) per item at an annual maximum of one thousand dollars (\$1,000.00) per account. Eligible items are automatically covered when purchased with your card—they do not need to be registered to qualify for coverage.

## What types of items are not covered?

- ▶ Animals and living plants
- ▶ Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle
- ▶ Cash, bullion, travelers checks, tickets, credit or debit cards, and any other negotiable instruments
- ▶ Computer software
- ▶ Damaged/non-working items
- ▶ Formal attire including, but not limited to, cocktail dresses, tuxedos, gowns, and formal accessories
- ▶ Items purchased for resale, professional, or commercial use
- ▶ Items purchased outside of the United States
- ▶ Items that have been altered
- ▶ Jewelry, art objects, rare or precious coins or stamps, antiques, and collectible items
- ▶ Medical equipment
- ▶ Perishables, consumables and limited-life items including, but not limited to, rechargeable batteries
- ▶ Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- ▶ Seasonal items including, but not limited to, holiday decorations

## What if the store offers a guarantee?

This benefit is designed to cover you if the store will not allow you to return the item for a refund, exchange or credit.

Please Note: If you file a claim within the first 30 days of purchase, you may be asked to submit proof of the store's return policy.

## Filing a Return Protection Claim

### How do I file a claim?

1. If you're not satisfied with a purchase made with your Visa card and the item cannot be returned, call the Benefit Administrator at 1-888-565-8472, or call collect outside the U.S. at 303-967-1096 within ninety (90) days of the date of purchase. The customer service representative will ask you for some preliminary information about your claim and send you a claim form.
2. Within thirty (30) days of the date of your call, return the completed claim form with your original itemized sales receipt and original Visa card receipt showing that the entire purchase was made with your card to:

Card Benefit Services  
P.O. Box 110889  
Nashville, TN 37222

3. A customer service representative will contact you after receiving your claim paperwork. If additional documents are requested, you will have an additional sixty (60) days to fulfill that request. After the claim paperwork is complete, you will be given instructions for shipping the item with its original packaging and any applicable manuals and warranties to Card Benefit Services at your expense.

Please Note: The item must be received in like-new/good working condition for your claim to be approved.



For faster filing, or to learn more about Return Protection, visit [www.cardbenefitservices.com](http://www.cardbenefitservices.com)

How will I be reimbursed?

After your claim is approved and the item has been received, the Benefit Administrator will issue a refund for the purchase price of the item, up to a maximum of two hundred and fifty dollars (\$250.00) per eligible item, one thousand dollars (\$1,000.00) annual maximum per account, less any applicable shipping and handling fees.

#### ADDITIONAL PROVISIONS FOR RETURN PROTECTION

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

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

If you make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and your 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 misrepresentations of material fact.

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

No legal action for a claim may be brought against 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 this Guide to Benefit have been complied with fully.

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

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and 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 this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VRETPRO – 2013 (04/14)  
RP-O

# 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 and Signature Business 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 Business cardholder, you are covered beginning on 4/1/14 or the date your credit card is issued, whichever is later.

You and your dependents<sup>1</sup> become covered automatically when the entire Common Carrier fare is charged to your covered Visa Signature Business card account ("Covered Persons"). 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.

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

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; (b) charged to your Visa Signature Business 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.

Exclusion: 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 Business, 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 policy, issued to the financial institution trust. 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

Plan Underwritten by:

Virginia Surety Company, Inc.  
175 West Jackson Blvd., 11th Floor  
Chicago, IL 60604

#### 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.

<sup>1</sup> Your spouse, unmarried dependent child(ren), under age nineteen (19) [twenty-five (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 mental retardation or physical handicap, and chiefly dependent on you for support and maintenance. Dependent child(ren) receive fifty percent (50%) of your benefit amount.

#### 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 Business card 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.

FORM #VTAI – 2013 (Stand 04/14)  
VTAI-SB

# Price Protection

## What is this benefit?

Price Protection helps you save money on many products when you purchase them entirely with your eligible Visa card. If you buy an eligible item with your card in the United States and see it available for less in another retail store's printed Advertisement within sixty (60) days of the Date of Purchase, the Benefit Administrator will refund the difference up to \$250 per item and up to \$1,000 a year per eligible account.

Please Note: Price Protection is secondary to and in excess of store policies offering a lowest-price guarantee or any other form of refund for price differences.

## Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible U.S. issued Visa card, and a citizen and/or resident of the United States.

## How do I take advantage of this benefit?

1. Use your eligible Visa card to charge the full amount of the eligible item. Save all original receipts; both your Visa card paperwork and the itemized store receipt.
2. If you see the identical product by the same manufacturer advertised in print for a lower retail price within sixty (60) days of your purchase, keep the original printed Advertisement. Make sure the printed Advertisement includes:
  - A description of the item that is identical to the one you purchased
  - The sale price
  - The store or dealer's name
  - A sale date(s) effective within sixty (60) days of the Date of Purchase

Please Note: Only items advertised by authorized dealers in the United States apply. Price differences involving manufacturer and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection benefit.

## What is not covered?

Price Protection does not cover the following:

- Advertisements of cash-only sales, close-out sales, flea markets, fire sales, going-out-of-business sales, limited-quantity promotions, liquidation sales or auctions
- Advertisements of sales of seasonal or discontinued items including, but not limited to, holiday decorations
- Animals and living plants
- Boats, automobiles, and any other motorized vehicles and their motors, equipment, or accessories
- Cell phone service agreements and cell

- phone contracts
- Items purchased for resale, professional, or commercial use
- Jewelry, antiques, and collectible items, rare or one-of-a-kind items, special order items, custom items, or tailored items
- Manufacturer and/or merchant rebates
- Perishables, services, consumables, and limited-life items including, but not limited to, rechargeable batteries
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments
- Items purchased outside of the United States
- Items that are previously owned, sold "as is," and/or refurbished

## Definitions

Advertised or Advertisements means an advertisement printed in a newspaper, journal, magazine, or flyer distributed in the United States to the general public and placed by a manufacturer or authorized dealer of the consumer product in the United States. Advertisements that are cut down or altered in any way will not be accepted; therefore, any advertisements, catalogs, etc. must be submitted in whole with date verification. The only exception is advertisements in magazines and newspapers. In these cases, it's not necessary to submit the whole publication; only the whole page or pages in which the advertisement appears, with the date and name of the publication, is required.

Date of Purchase means the date you paid for and received the item, or the date of delivery and personal acceptance of the item, whichever is later.

## Filing a Price Protection Claim

### How do I file a Price Protection claim?

Call the Benefit Administrator at 1-800-553-7520, or call collect outside the U.S. at 303-967-1096 within ten (10) days of the printed Advertisement showing your product at the lower price.

You will receive a claim form with instructions on how to file your claim. Follow the instructions and return the completed claim form along with:

- The original itemized sales receipt
- The original Visa card receipt demonstrating that the entire purchase was made on your eligible card
- The original printed Advertisement showing the item, sale date and/or date of the Advertisement, lower advertised price, and advertising store name to:

Card Benefit Services  
P.O. Box 110889  
Nashville, TN 37222



For faster filing, or to learn more about Price Protection, visit [www.cardbenefitservices.com](http://www.cardbenefitservices.com)

#### How will I be reimbursed?

Return the form with the required documents within twenty (20) days of contacting the Benefit Administrator for a claim form. If your claim is approved, the Benefit Administrator will issue you a refund for the difference in the price, up to a maximum of \$250 per item. If your documentation is not complete, the Benefit Administrator will request additional information, which must be supplied within sixty (60) days of the request.

#### ADDITIONAL PROVISIONS FOR PRICE PROTECTION

The Price Protection benefit is supplemental to, and excess of, any valid and collectible avenue of recovery that is available to you, the eligible Visa cardholder. The Benefit Administrator will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

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

If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report a claim, a claim file will be opened and shall remain open for sixty (60) days from the date you reported the claim. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within seventy (70) days of the date of the printed Advertisement.

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

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 this Guide to Benefit have been complied with fully.

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

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew this benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VPRICEPROT – 2013 (04/14)

PP-O

# Travel and Emergency Assistance Services

What is this benefit?

This benefit offers services designed to help you in case of an emergency while traveling. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available when you are away from home, 24 hours a day, 365 days a year. (Please keep in mind 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.)

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible Visa Signature Business card issued in the United States. Your immediate family members and business associates may all benefit from these special services.

How do I use these services when I need them?

Simply call the toll-free, 24-hour Benefit Administrator line at 1-800-397-9010. If you are outside the United States, call collect at 303-967-1093.

Is there a charge for these services?

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

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

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

- Emergency Message Service can record and relay emergency messages for travelers, their immediate family members, or business associates. Please Note: The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.
- Medical Referral Assistance provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition; keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your

Visa Signature Business or personal account. Please Note: 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 through a transfer of funds from your Visa Signature Business or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. Please Note: All costs are your responsibility.
- Emergency Transportation Assistance can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring your business associates home and helping you stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. Please Note: All costs are your responsibility.
- Emergency Ticket Replacement helps you through your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to you should you lose your ticket. Please Note: All costs are your responsibility.
- Lost Luggage Locator Service can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. Please Note: You are responsible for the cost of any replacement items shipped to you.
- Emergency Translation Service provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. Please Note: 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 prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your business or elsewhere. Please Note: All costs are your responsibility.
- Pre-Trip Assistance can give you information on your destination before you leave—such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.



ADDITIONAL PROVISIONS FOR TRAVEL AND  
EMERGENCY ASSISTANCE SERVICES

The benefit described in this Guide to Benefits will not apply to Visa Signature Business cardholders whose accounts have been suspended or canceled. 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.

FORM #VTEASB – 2013 (04/14)

TEAS-SB



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