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

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

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

Should you become a victim of identity theft, a U.S.-based Identity Restoration Specialist will help guide you on the next steps to take to help resolve the issue. As a Visa Cardholder, you will also have access to special discounts on other NortonLifeLock™ products.

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

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

Smart tools to help against the evolving threat of identity theft. How ID Navigator Powered by NortonLifeLock can help provide you with greater peace of mind:

- Dark Web Monitoring continuously patrols the dark web and private forums looking for personal information that may belong to you. Should it be found, a notification will be sent with suggested steps.
- Data Breach Notifications: send notifications on large-scale breaches so you can act quickly should a breach affect your personal information.
- Stolen Wallet Assist: a stolen wallet can mean a lost identity. If your wallet is stolen, you will receive guidance to help you cancel or replace key documents like your credit cards, driver’s licenses, Social Security cards, and insurance cards.
- One-Bureau Credit Monitoring: help you stay on top of your credit to help detect fraud more quickly. Alerts are sent when key changes are made to your credit file with a major credit bureau.
- Credit, Bank & Utility Account Freezes: provide instructions and links so you can quickly freeze credit, bank, and utility files with each consumer reporting company to help protect you against criminals opening unauthorized accounts in your name.
- Restoration Assistance: US-based Identity Restoration Specialists are available Monday to Friday, 6 am - 5 pm, PST with guidance and with next steps to assist you should you become a victim of identity theft or other suspicious activity. Note: Visa Cardholders will have access to special discounts if they are interested in purchasing a more robust identity theft offering that includes features such as the LifeLock Million Dollar Protection™ Package.
- US-based Member Services & Support is available Monday to Friday, 6 am – 5 pm, PST, and Saturday, 7 am – 1 pm, PST.

Auto Rental Collision Damage Waiver

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

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

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

If You do have personal automobile insurance or other insurance, 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 while the car was Your responsibility.

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

If You are renting outside of Your county of residence, the coverage provided under this benefit is primary and may not be secondary to the insurance Your personal auto insurance or other insurance, along with any unreimbursed personal auto insurance or self-insured claims charged by the car rental company, as well as reasonable towing charges while the car was Your responsibility.

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

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 agency’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 1-800-348-9472. 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 reassesses control of their vehicle.

This benefit is available in the United States and most foreign countries (with the exception of Israel, Jamaica, the Republic of Ireland 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 the card’s terms and conditions.

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

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

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 people, including the driver) are covered.

If You have questions about a specific vehicle’s coverage or organization where the vehicle is being reserved, call the Benefit Administrator at 1-800-348-9472, or call collect outside the United States at 1-804-673-1164.

Related Instances & Losses Not Covered
- Any obligation You assume under any agreement (other than the deductible on Your personal auto policy)
- Any violation of the auto rental agreement or this benefit
- Injury of anyone, or damage to anything, inside or outside the Rental Vehicle
- Loss or theft of personal belongings
- Personal liability
- Expenses assumed, waived, or paid by the auto rental company, or its insurer
- The cost of any insurance, or collision damage waiver, offered by or purchased through the auto rental company
- Depreciation of the Rental Vehicle caused by the incident, including, but not limited to, “diminished value”
- Expenses reimbursable by Your insurer, employer, or employee’s insurance
- Theft of the vehicle due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband, or illegal activities
- Wear and tear, gradual deterioration, or mechanical breakdown
- Items not installed by the original manufacturer
- Damage due to off-road operation of the Rental Vehicle
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, or terrorist activities)
- Confiscation by authorities
- Vehicles that do not meet the definition of covered vehicles
Auto Rental Collision Damage Waiver (Cont.)

- Rental periods that either exceed, or are intended to exceed, fifteen (15) consecutive days, within your country of residence, or forty-one (41) days outside your country of residence
- Leases and mini leases
- Theft or damage as a result of the authorized driver’s and/or cardholder’s lack of reasonable care in protecting the Rental Vehicle before and/or after damage or theft occurs (for example, leaving the car running and unattended)
- Theft or damage reported more than forty-five (45) days after the date of the incident
- Theft or damage for which a claim form has not been received within ninety (90) days from the date of the incident
- Theft or damage for which all required documentation has not been received within three hundred sixty-five (365) days after the date of the incident
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland

*Not applicable to residents of certain states.

Benefit Administrator: What You Must Submit to File a Claim

Finally, please note that all remaining documents must be postmarked within three hundred sixty-five (365) days from the date of the incident or damage or 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 fifteen (15) 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 cease to exist as 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.
- Eligible Person means a cardholder who pays for their auto renter’s use using their card.
- Rental Car Agreement means the entire contract an eligible renter receives when renting a Rental Vehicle from a rental car agency which describes in full all the terms and conditions 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. A manufacturer’s suggested retail price exceeding the manufacturer’s suggested retail price for the vehicle or the rental vehicle has not 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 amounts that have been paid toward the claim.

Send all the above documents from the rental company, along with the following documents, to the Benefit Administrator:

- A 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), other insurance carrier or other reimbursement source for whom 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

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 commercial efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully. All costs are Your responsibility.
- Medical Referral Assistance – provides medical referral, monitoring, and follow-up. The Benefit Administrator can coordinate bail payment, can coordinate medical advice or consultation, can arrange shipment of replacement items if an airline or common carrier loses Your checked luggage. All costs are your responsibility.
- Travel and Emergency Assistance Services

Travel and Emergency Assistance Services

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

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

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

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.

Additional Provisions for Auto Rental Collision Damage Waiver

- Signed or printed transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be applied retroactively.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim. You may be excluded. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant information must be provided.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives a 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 compiled 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 contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements.

- Legal Retention Assistance – can arrange shipment of replacement items if an airline or common carrier loses Your checked luggage. All costs are your responsibility.
- 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 contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements.

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.