Car 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 is a type of coverage available only in certain countries. For example, in the event of a collision involving your rented vehicle, damage to any other driver’s car or the injury of anyone or anything is not covered. Rental periods of fifteen (15) consecutive days within your country of residence, and thirty-one (31) consecutive days outside it, are both covered. Longer rental periods, however, are not covered.

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

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

If you do have personal automobile insurance or other insurance that covers theft or damage, this benefit reimburses you for the deductible portion of your car insurance or other insurance, along with any unreimbursed portion of administrative, loss-of-use, and loss-of-use charges imposed by the car rental company, as well as reasonable towing charges that occur while you are responsible for the vehicle.

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 car rental company, as well as reasonable towing charges that occur while you are responsible for the vehicle.

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

How to use Auto Rental Collision Damage Waiver

1. Use your card to initiate and complete your entire car rental transaction.
2. Review the auto rental agreement and decline the rental company’s collision damage waiver (CDW/LCDW 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 at 1-800-348-8472. Outside the United States, call collect at 1-800-673-1164.

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 possession and is unavailable to the person designated as the authorized driver(s) and it terminates when the rental car company reassumes control of the vehicle.

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

Vehicles not covered

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

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

A unique car design is defined as one that is over twenty (20) years old, or one that has not been manufactured for ten (10) years or more.

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

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

Related instances & losses not covered

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

*Not applicable to residents in certain states.

Filing a claim

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

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

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

What you must submit to file a claim

At the time of the theft or damage, or when you return the Rental Vehicle, you should file for the following documents:

• A copy of the accident report form
• A copy of the initial and final auto rental agreements (front and back)
• A copy of the repair estimate and itemized repair bill
• Two (2) photographs of the damaged vehicle, if available
• A police report, if obtainable
• A copy of the demand letter, which indicates the costs you are responsible for and any amounts that have been paid toward the claim

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

The Notice of Loss and Auto Rental Collision Damage Waiver claim form (Important: This must be postmarked within ninety (90) days* of the theft or damage date, even if all other required documentation is not yet available—or your claim may be denied.)

• A copy of your monthly billing statement (showing the last four (4) digits of the Account number) demonstrating that the entire rental transaction was made on your eligible account
• A statement from your insurance carrier (and/or your employer or employer’s insurance carrier, if applicable), or other reimbursement showing the costs
Auto Rental Collision Damage Waiver (Cont.)

for which You are responsible, and any amounts that have been paid toward the claim. Or, if You have no applicable insurance or reimbursement, a statement of no insurance or reimbursement is required.

• A copy of Your primary insurance policy’s Declarations Page (if applicable) to confirm Your deductible (this means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles)

• Any other documentation required by the Benefit Administrator to substantiate the claim

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

*Not applicable to residents in certain states.

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

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

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

Definitions
Account means Your credit card Account.

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

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

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

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

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

Additional provisions for Auto Rental Collision Damage Waiver

• Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.

• You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.

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

• No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.

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

• Termination dates may vary by financial institution. Your financial institution can cancel or change the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

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

• This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-348-8472, or call collect outside the U.S. at 1-904-672-1164.

FORM #ARCDW – 2017 (Stand 04/17)

ARCDW-0

ID Navigator Powered By NortonLifeLock

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind. ID Navigator Powered by NortonLifeLock 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. 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’ll receive guidance to help cancel or replace credit cards, insurance identification, and other key documents.

Should you become a victim of identity theft, a U.S.-based Identity Restoration Specialist will help guide you on the next steps to 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 (1-888-228-2261) to discuss your needs if you are interested in using ID Navigator Powered by NortonLifeLock.

Smart tools to help against the evolving threat of identity theft:

• Dark Web Monitoring continuously patrols the dark web and private forums looking for personal information that may belong to you. Should it be found, notifications are sent with suggested steps.

• Data Breach Notifications send notifications on large-scale breaches so you can act quickly should a breach affect your personal information.

• Stolen Wallet Assist. A stolen wallet can mean a lost identity. If your wallet is stolen, you will receive guidance to help you cancel or replace key documents like your credit cards, driver’s licenses, Social Security cards, insurance cards, and more.

• One-Bureau Credit Monitoring Alerts2 help you stay on top of your credit to detect fraud more quickly. Alerts are sent when key changes are made to your credit file with a major credit bureau.

• Credit, Bank & Utility Account Freezes provide instructions and links so you can quickly freeze credit, bank, and utility files with each consumer reporting company to help protect you against criminals opening unauthorized accounts in your name.

• Restoration Assist. U.S.-based Identity Restoration Specialists are available Monday to Friday, 6 am – 5 pm, PST with guidance and 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.

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

No one can prevent all identity theft.

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

Below you will find answers to questions about the benefit:

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

Your personal data is stored and managed by an advanced secure cloud database, which is encrypted and protected with multiple layers of security measures.
How can I be sure the personal data I enter for Dark Web Monitoring is not used or sold by NortonLifeLock employees?
Any personal data you provide is encrypted. Only a few selected employees, who undergo training on how to handle personal data, can access it. These employees provide their own unique credentials every time they access personal data and are subject to monitoring by our Information Security and Compliance team. See the NortonLifeLock™ Global Privacy Statement for additional details.

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

How does NortonLifeLock help if I receive a Dark Web Monitoring notification?
Within the notifications, advice is provided on next steps you can take to help protect your personal data, and when available, it will include links to additional resources. If you have additional questions, go to support.norton.com.

How does NortonLifeLock help if my personal data was leaked in a data breach?
Notifications are sent that provide best practices and suggested next steps you can take to help protect your personal data. If you have additional questions, go to support.norton.com.

Cellular Telephone Protection

Cell phones have become an everyday necessity for the average person, which means if Your cell phone is damaged or stolen, getting it repaired or replaced is not optional.

Fortunately, Cellular Telephone Protection is available, which provides coverage for damage to, theft of, or involuntary and accidental parting of Your cell phone. An involuntary and accidental parting is the unintended separation from Your cell phone when its location is known, but recovery is impractical to complete. This benefit is available if You are a valid cardholder of an eligible U.S.-issued card enrolled in the Cellular Telephone Protection benefit and You change Your monthly cellular wireless phone bills to Your eligible card for the billing cycle before the month in which the incident occurs. Eligible cell phones are the lines listed on Your most recent cellular wireless service provider’s (“cell phone provider”) monthly billing statement for the billing cycle prior to when the incident occurred.

What is covered?
This benefit is supplemental coverage, which means that it will reimburse You for theft of, damage to, or involuntary and accidental parting of Your cell phone not otherwise covered by another insurance policy (e.g., cell phone insurance programs, or “Your homeowner’s”, renter’s”, automobile, or employer’s insurance policies). If You do have personal insurance that covers theft, damage, or involuntary and accidental parting of Your cell phone, this benefit reimburses You for the deductible portion of Your cell phone insurance.

What is not covered?
This benefit will not provide reimbursement for the following:
- Cell phone accessories other than standard battery and/or standard antenna provided by the manufacturer
- Cell phones purchased for resale, professional, or commercial use
- Cell phones that are lost or “mysteriously disappear,” meaning that the phone vanished in an unexplained manner without evidence of a wrongful act by a person or persons
- Cell phones under the care and control of a common carrier (including, but not limited to, the U.S. Postal Service, airplanes, or delivery service)
- Cell phones stolen from baggage unless hand-carried and under Your personal supervision, or under supervision of Your traveling companion
- Cell phones that have been rented or borrowed or are part of prepaid or “pay as you go” type plans
- Cosmetic damage to the cell phone or damage that does not impact the cell phone’s capabilities and functionalities
- Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects
- Damage or theft resulting from misdelivery or voluntary parting with the cell phone
- Taxes, delivery and transportation charges, and any fees associated with the cellular wireless service provider

HOW TO FILE A CELLULAR TELEPHONE PROTECTION CLAIM

1. Within sixty (60) days of the date of the damage or theft, notify the Benefit Administrator at 1-866-894-8569 or outside the U.S., call collect at 1-303-967-1096. The Benefit Administrator will ask You some preliminary questions and send You the appropriate claim form. Please note, if You do not notify the Benefit Administrator within sixty (60) days after the damage or theft, Your claim may be denied.

2. Return the completed, signed claim form and the requested documentation below within ninety (90) days of the date of the damage or theft to the address provided by the Benefit Administrator.

For faster filing or to learn more about Cellular Telephone Protection, visit www.cardbenefitservices.com.

Please submit the following documents:
- The completed and signed claim form
- A copy of Your cellular wireless service provider billing statement demonstrating that the entire monthly payment for the cellular wireless phone bill was made the month prior to the date of damage or theft and has been paid with the eligible card
- If Your cellular wireless service provider’s billing statement doesn’t show payment with the eligible card, a copy of Your card’s monthly billing statement that corresponds with the above cellular wireless phone monthly billing statement
- A copy of the device summary page from Your cellular wireless phone bill or other sufficient proof of the claimed cell phone model linked to Your cell phone account
- If the claim is due to theft or criminal action, a copy of the police report filed within forty-eight (48) hours of the event

How do I enroll? What information will I need to provide?
Visa Cardholders should visit www.cardbenefitsprotect.com and complete the eligibility verification. Once verified, cardholders will be redirected to the offer page on Norton.com, where ID Navigator enrollment is available. Enrollment in ID Navigator will require first name, last name, SSN, date of birth, address, phone number, and email address.

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

I received an alert. What do I do next?
Each alert will include information about next steps. Specifics vary by type of alert.
Based on the details of the claim, the Benefits Administrator may request additional verification, including:

- an itemized repair estimate from an authorized cell phone repair facility
- the damaged cell phone, for evaluation of its damage
- an itemized store receipt for the replacement cell phone

Documentation (if available) of any other claim settlement such as Your cellular wireless provider or manufacturer’s insurance settlement (if applicable)

Any other documentation deemed necessary in the Benefits Administrator’s sole discretion to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the cell phone.

If the cell phone is damaged, do not discard it until the claim has been fully reviewed.

How will I be reimbursed?

Depending on the nature and circumstances of Your claim, the Benefit Administrator may choose to repair or replace Your cell phone or reimburse You for the lesser of:

A. up to two hundred fifty dollars ($250) after the fifty-dollar ($50.00) deductible has been applied to the replacement or repair cost; or
B. the current cellular wireless service provider’s suggested retail value of a similar model replacement cell phone, or the actual cost to replace it, whichever is lower (not including taxes, delivery and transportation charges, or fees associated with the cellular wireless service provider), less Your fifty-dollar ($50.00) deductible.

If Your cell phone is repairable, You will receive an amount as determined by the diagnostic to repair the cell phone less Your fifty-dollar ($50.00) deductible.

Under normal circumstances, reimbursement will take place within ten (10) business days of receipt and approval of Your claim form and all necessary documents.

Definitions

Eligible Person means a cardholder who pays for their monthly cellular wireless phone bill with their eligible card.

You and Your means an enrolled cardholder who has charged their monthly cellular wireless phone bill to their covered card.

ADDITIONAL PROVISIONS FOR CELLULAR TELEPHONE PROTECTION

- Signed or pinned transactions are covered as long as You use Your eligible account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.

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

Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

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

This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-866-894-8569 or outside the U.S., call collect at 1-303-967-1096.

© 2021 Navy Federal NCU 820CC (2-21)

visa.com

F01-9619-5-0221