With the Visa Signature Flagship Rewards Card, you can enjoy the strength, recognition, and acceptance of the Visa® brand—with special perks and benefits in addition to the rewards you already earn.

- You’ll enjoy instant access to dozens of perks like travel packages and savings and dining perks. Plus, enjoy complimentary 24-hour concierge* service, shopping savings, and special offers from your favorite retailers.

- You’re also entitled to security and convenience benefits like Purchase Security, Travel and Emergency Assistance Services, Auto Rental Collision Damage Waiver, Lost Luggage Reimbursement, Cellular Telephone Protection and ID Navigator Powered by NortonLifeLockTM.

Please retain this guide for the future. It describes in detail some of the important perks and benefits available to you, and will help you enjoy your Visa Signature Flagship Rewards Card.

Look inside for additional information on Visa Signature Card perks and benefits.

* Navy Federal Visa Signature Flagship Rewards Cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders’ behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability. See full terms of service at visasignatureconcierge.com. For questions about your balance, call the customer service number on your Visa Signature Card statement. For questions or assistance 24 hours a day, 365 days a year, call the toll-free number on the back of your Visa Signature Card, or 1-800-397-9010.

Your Guide to Benefit describes the benefit in effect as of 2/1/21. 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.
Life is full of surprises… some good surprises, and some, not so good. For instance, Your son’s brand new iPad got soaked in a sudden rainstorm at summer camp. But, You bought the item with Your card, so You may be covered.

Purchase Security protects new retail purchases made with Your eligible Account and/or rewards programs associated with Your covered Account within the first ninety (90) days from the date of purchase. To be eligible for this coverage, You need to purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your covered Account.

At the Benefit Administrator’s discretion, this benefit replaces, repairs, or reimburses You, up to the total purchase price of Your item for a maximum of five hundred dollars ($500.00) per claim and fifty thousand dollars ($50,000.00) per cardholder, in the event of theft, damage due to fire, vandalism, or accidentally discharged water, or certain weather conditions. You are eligible for this benefit if You are a cardholder of an eligible card issued in the United States. Gifts purchased for friends and family members may also be covered if they are purchased with Your covered Account and/or rewards program associated with Your covered Account.

**Purchase Security covers**

Eligible items of personal property purchased with Your card and/or rewards program associated with Your covered Account are covered for the following:

- fire, smoke, lightning, explosion, riot, or vandalism
- windstorm, hail, rain, sleet, or snow
- aircraft, spacecraft, or other vehicles
- accidental discharge of water or steam from household plumbing
- sudden accidental damage from electric current
- theft (except from cars or motorized vehicles)

Purchases made outside the United States are also covered as long as You purchased the item with Your Account and/or rewards program associated with Your covered Account.

**Purchase Security does not cover**

- 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 towable or attachable to any motorized vehicle
- Broken items, unless the result of a covered occurrence
- Computer software
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow
- Items purchased for resale, either professional or commercial use
- Items stolen from cars or other vehicles or common carriers
- Items that are lost, or that “mysteriously disappear,” meaning they vanished in an unexplained manner, with no evidence of wrongdoing by one person or several
- Items under the control and care of a common carrier (including the U.S. Postal Service, airplanes, or a delivery service)
- Items in Your baggage (unless hand carried, or under Your supervision or that of a companion You know); includes jewelry and watches, among other things
- Theft or damage stemming from abuse, fraud, hostilities (war, invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal); normal wear and tear; flood, earthquake, radioactive contamination; damage from inherent product defects
- Theft or damage from misdelivery, or voluntarily parting with property
- Medical equipment
- Perishable or consumable items, including cosmetics, perfumes, rechargeable batteries, among others
- Real estate and items intended for real estate, including hard-wired and hard-plumbed items, garage doors and openers, ceiling fans, among other items
- Rented and leased items
- Traveler’s checks, cash, tickets, credit or debit cards, among other negotiable purchased instruments
- Items used or pre-owned (refurbished items will not be considered used or pre-owned as long as they are accompanied by a warranty)

**Filing a Purchase Security claim**

Call the Benefit Administrator at 1-800-553-4820, or call collect outside the U.S. at 1-302-967-1096, within sixty (60) days of the damage or theft (if You wait longer, coverage may be denied). The Benefit Administrator will ask for some preliminary claim information, answer Your questions, and send You a claim form. When You submit Your claim, be sure to include all information regarding Your claim, including the time, place, cause, and amount to either replace or repair the item.

If You have insurance (homeowner’s, renter’s, car, employer, or any other), 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. Purchase Security provides coverage on an “excess” coverage basis, meaning it does not duplicate coverage, but pays for a loss only after valid and collectible insurance or indemnity (including, but not limited to, homeowner’s, renter’s, automobile, or employer’s insurance policies) has been exhausted. At that point, Purchase Security will cover the loss up to the amount charged to Your eligible Account, subject to the terms, exclusions, and limits of liability of the benefit. This benefit also pays for the outstanding deductible portion of Your insurance or indemnity for eligible claims. The maximum total limit of liability is up to five hundred dollars ($500.00) 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 eligible card receipt.

When a protected item is part of a pair or set, You will receive no more than the value (as described above) of the particular part or parts, stolen or damaged, regardless of any special value that item may have as part of such a pair or set, and no more than the proportionate part of an aggregate purchase price of such pair or set.

**For faster filing, or to learn more about Purchase Security, visit www.cardbenefitservices.com**

Gift recipients may file their own claims, if they have the necessary substantiating documents.

**Please submit the following documents:**

- Your signed and completed claim form
- A copy of Your monthly billing statement (showing the last four (4) digits of the Account number) demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points, or any other payment method utilized
- A copy of the itemized store receipt demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account
- Copy of the documentation of any other settlement of the loss (if applicable)
- If the item is repairable, the estimate of repair OR a copy of the paid receipt/invoice for the repairs, indicating the type of damage to the claimed item (if applicable)
- Copy of the police report (made within forty-eight (48) hours of the occurrence in the case of theft, fire report, or incident report to substantiate the loss. If the loss was not reported, please provide a replacement receipt or other sufficient proof of loss deemed eligible solely by Your Benefits Specialist (if applicable)
- Any other documents necessary to substantiate Your claim

In some cases of damage, You will be asked to send, at Your expense, the damaged item along with Your claim in order to substantiate the claim, so make sure to keep the damaged item in Your possession.

**PLEASE NOTE:** Your maximum recovery under the Purchase Security Benefit is the purchase price of the item, not to exceed the coverage limit. Please return Your signed and completed form with all documentation within ninety (90) days of the date of theft or damage.
How will I be reimbursed?
Once You’ve met the conditions of this benefit, the Benefit Administrator will resolve Your claim in one of two (2) ways:
• A damaged item may be repaired, rebuilt, or replaced, while a stolen item will be replaced. Typically, You will receive notice about this decision within fifteen (15) days upon receipt of Your claim documentation.
• You may receive payment to replace Your item, an amount not more than the original purchase price, less shipping and handling charges. up to five hundred dollars ($500.00) per claim and fifty thousand dollars ($50,000.00) per cardholder. You will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less. Under normal circumstances, reimbursement will take place within five (5) business days.

Definitions
Account means Your credit or debit card Accounts.
Eligible Person means a cardholder who pays for their purchase by using their eligible Account and/or rewards program associated with their covered Account.
You or Your means an Eligible Person who used their eligible Account to purchase the item and/or rewards program associated with their covered Account.

Additional provisions for Purchase Security
• 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 institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the 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.

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 help You in case of an emergency while You are traveling away from home. The Ben- efit 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.

What are Travel and Emergency Assistance Services, and how do I use these services when I need them?
Travel and Emergency Assistance Services are made available to You, if You are a cardholder of an eligible card issued in the United States. Your spouse and children (dependents under 22 years old) are also eligible to use these services.

Travel and Emergency Assistance Services provide assistance and re- ferral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided. To use the services, simply call the toll-free, 24-hour Benefit Administrator line at 1-800-992-6028. If You are outside the United States, call collect at 1-804-673-1675.

What are the specific services, and how can they help me?
• Emergency Message Service – can record and relay emergency messages for travelers or their immediate family members. The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully. All costs are Your responsibility.
• Medical Referral Assistance – provides medical referral, monitoring, and follow-up. The Benefit Administrator can give You names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor Your condition; keep in contact with Your family, and provide continuing liaison; and help You arrange medical payments from Your personal account. All costs are Your responsibility.
• Legal Referral Assistance – can arrange contact with 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 from Your personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. All costs are Your responsibility.
• Emergency Transportation Assistance – can help You make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring Your Young children home and helping You stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. All costs are Your responsibility.
• Emergency Ticket Replacement – helps You through Your carrier’s lost ticket reimbursement process and assists in the delivery of a replacement ticket to You, should You lose Your ticket. All costs are Your responsibility.
No cardholder wants to incur the expense of repairing or replacing a rented car. But accidents do happen, and vehicles do get stolen. No matter what happens to Your rental car, You can be covered with Auto Rental Collision Damage Waiver. Auto Rental Collision Damage Waiver reimburses You for damages caused by theft or collision—up to the Actual Cash Value of most rented cars. Auto Rental Collision Damage Waiver covers no other type of loss. For example, in the event of a collision involving Your rented vehicle, damage to any other driver’s car or the damage to any other driver’s car or the car’s 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 (9) 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 1-800-348-8472, or call collect outside the United States at 1-804-673-6164.

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, 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, insurrection, or terrorist activities)
• Confiscation by authorities
• Vehicles that do not meet the definition of covered vehicles

Definitions
Common Carrier means any mode of transportation by land, water, or air operating for hire to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail, or commuter bus lines.
You or Your means an eligible person whose name is embossed on an eligible U.S.-issued card, and You reside in the United States.

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

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-992-6029, or call collect outside the U.S. at 1-804-673-1675.

FORM #VTEAS – 2017 (Stand 04/17) TEAS-0
• 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 1-804-673-1164.

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

The Benefit Administrator reserves the right to deny any claim containing charges that would not have been included, if notification occurred before the expenses were incurred. Thus, it 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, 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

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

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

• A copy of Your monthly billing statement (showing the last 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 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 of certain states.

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

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 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 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 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 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 institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the 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 1-804-673-1164.

FORM #ARCDW – 2017 (Stand 04/17) ARCDW-O
LOST LUGGAGE REIMBURSEMENT

Have you ever been waiting for your Checked Luggage to come around the belt only to find that it has been lost by your airline? Fortunately, Lost Luggage Reimbursement is here to help. With Lost Luggage Reimbursement, you can be reimbursed for the difference between the “value of the amount claimed” and the Common Carrier’s payment up to $3,000 per Covered Trip (for New York residents, coverage is limited to two thousand dollars ($2,000.00) per bag). Provided you purchase a portion of the entire cost of the Covered Trip with your covered Account and/or rewards program associated with your covered Account. Only your Checked Luggage and/or Carry-On Baggage and/or its contents is covered.

What is not covered?
Luggage Reimbursement does not apply to loss or theft of the following items:
• 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 travelers’ 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 the Covered Trip
• 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, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection)
• Business items (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.), cellular telephones, or art objects
• Luggage Reimbursement does not apply to loss or theft of the following three (3) amounts: the original purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misconduct (with appropriate deduction for depreciation), and the cost to replace the item(s).

You and your Immediate Family Members are all eligible for this benefit when you take a Covered Trip and pay for the cost of your Covered Carrier tickets with your eligible card issued in the United States and/or rewards program associated with your covered Account. To be eligible for coverage, you must purchase a portion or the entire cost of the Covered Trip with your covered Account and/or rewards program associated with your covered Account. Only your Checked Luggage and/or Carry-On Baggage and/or its contents is covered.

This benefit is supplemental to and excess of any collectible insurance and/or collectible reimbursement from any other source. The Benefit Administrator will refund the excess amount once all other reimbursement has been exhausted up to the limit of liability.

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

For faster filing or to learn more about Lost Luggage Reimbursement, visit www.eclaimsline.com

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.

Definitions
• Account means your credit or debit card Account.
• Carry-on Baggage means the baggage that you personally carry onto the Common Carrier and for which you retain responsibility.
• Checked Luggage means suitcases or other containers specifically designed for or 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.
• Covered Trip means a trip while the Eligible Person is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member, for which the expense has been charged to your eligible Account and/or rewards program associated with your covered Account.
• Covered Trip means a trip while the Eligible Person is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member, for which the expense has been charged to your eligible Account and/or rewards program associated with your covered Account.
• Eligible Person means a cardholder who pays for their Covered Trip by using their eligible Account and/or rewards program associated with their covered Account.
• Immediate Family Member means your Spouse or legally dependent children under age eighteen (18), (twenty-five (25) if enrolled as a full-time student at an accredited university).
• Spouse includes your domestic partner, which is a person who is at least 18 years of age and who during the last twelve (12) months: 1) has been in a committed relationship with the cardholder; 2) has been the cardholder’s sole spousal equivalent; 3) has resided in the same household as the cardholder; and 4) has been jointly responsible with the cardholder for each other’s financial obligations and who intends to continue the relationship as stated above indefinitely.
• You or Your means an Eligible Person or your immediate family members who paid the Covered Trip and/or rewards program associated with your covered Account.

How to file a Lost Luggage Reimbursement claim
Immediately notify the Common Carrier to begin their claims process if your luggage and/or its contents are lost or stolen. Within twenty (20) days of the date your luggage is lost or stolen, and after you have notified the Common Carrier and begun their claims process, call the Benefit Administrator at 1-800-757-1274, or call collect outside the U.S. at 1-804-673-6496. The Benefit Administrator will ask you for some preliminary information and send you a special claim form. 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.

Within ninety (90) days of the date your luggage was lost or stolen, return your claim form and the requested documentation below to the address provided by the Benefit Administrator:
• A copy of your monthly billing statement or the travel itinerary (showing the last four (4) digits of the Account number) confirming the Common Carrier ticket was charged to the covered Account and/or rewards program associated with your covered Account.
• If more than one method of payment was used, please provide documentation as to additional currency, voucher, points, or any other payment method utilized.
• A copy of ticketing by the Common Carrier, including, but not limited to, itinerary, boarding pass, or used ticket stub.
• A copy of any 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 (if applicable) to confirm your deductible (Declarations Page means the document(s) in your insurance policy that lists names, coverages, limits, effective dates, and deductibles).
• A copy of any settlement of the loss or theft from your primary insurance.
• 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.eclaimsline.com.

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

Additional provisions for Lost Luggage Reimbursement
• Signed or pinned transactions are covered as long as you use your eligible card to secure the transaction.
• You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to 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
LOST LUGGAGE REIMBURSEMENT (CONT.)

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

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

TRAVEL ACCIDENT INSURANCE

Principal: $250,000.

This is an ACCIDENTAL DEATH AND DISMEMBERMENT ONLY POLICY AND DOES NOT PAY BENEFITS FOR LOSSES FROM SICKNESS.

This Description of Coverage is provided to all eligible Visa Signature Flagship Rewards 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 Flagship Rewards Cardholder, you are covered beginning on the date your credit card is issued; whichever is later.

You and your dependants* become covered automatically when the entire Common Carrier fare is charged to your covered Visa Signature Flagship Rewards Card account (“Covered Person”). It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

"Your spouse, unmarried dependent child(ren), under age 19 (25 if a full-time student), No age limit for incapacitated child. "Incapacitated child" means a child incapable of self-sustaining employment by reason of mental retardation or physical handicaps, and chiefly dependent on you for support and maintenance. Dependent child(ren) receive fifty percent (50%) of your benefit amount.

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.

Definitions

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; or actual severance through or above the metacarpophalan-geal 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 and (b) charged to your Visa Signature Flagship Rewards 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.

Exclusions: No payment will be made for any Loss that occurs in connection with, or is the result of: (a) suicide, attempted suicide, or intentionally self-inflicted injury; (b) any sickness or disease; (c) travel or flight on any kind of aircraft or Common Carrier except as a 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 Flagship Rewards, should be mailed to the Plan Administrator within twenty (20) days of a covered Loss or as soon as reasonably possible. The Plan Administrator will send the claimant forms for filing proof of Loss.

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

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

Underwritten by:
Virginia Surety Company, Inc.
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 may cancel or choose not to renew the Insurance coverages for all Insureds. If this happens, the financial institution will notify the account holder 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 that your account is suspended or canceled provided all other terms and conditions of coverage are met. Travel Accident Insurance does not apply if your Visa Signature Flagship Rewards 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 account holder has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the account holder’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 account holder 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.

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.

ADD (10/07)
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.

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 charge 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. If You do not have personal insurance, the benefit reimburses You for the covered theft, damage, or involuntary and accidental parting of Your cell phone.

Once all other insurance has been exhausted, Cellular Telephone Protection will provide coverage up to two hundred fifty dollars ($250) per claim with a maximum of two (2) claims and $500 per twelve (12) month period. If it is determined that Your cell phone requires replacement due to the theft of, damage to, or involuntary or accidental parting of the device, You will receive the replacement value subject to the fifty-dollar ($50.00) deductible and the benefit maximum. The replacement value is the lesser of Your cellular wireless service provider’s suggested retail value of a similar model replacement cell phone or the actual cost to replace the cell phone. If Your cell phone is repairable, You will receive an amount as determined by the diagnostic to repair the cell phone subject to the benefit maximum and fifty-dollar ($50.00) deductible.

Note: Electronic issues, such as inability to charge or mechanical or battery failure, where there is no evidence of physical damage, are not covered under this program.

When does it apply?

Cellular Telephone Protection applies when You make Your monthly cellular wireless phone bill payment with Your eligible card. Coverage begins the first day of the calendar month following a payment of the cellular wireless phone bill.

If You fail to make a cellular wireless phone bill payment in a particular month, Your coverage will be suspended. Coverage will resume on the first day of the calendar month after the date of any future cellular wireless phone bill payment made with the eligible card.

If Your cell phone is stolen as a result of criminal activity, You must file a police report within forty-eight (48) hours of the event.

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
- 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 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 does not 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
- 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

Two 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.
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.

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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.