Basic Protection Package

For questions about your balance, call 1-888-842-6326.

Auto Rental Collision Damage Waiver

What is the Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit?
The Auto Rental CDW benefit offers insurance coverage for automobile rentals made with your Visa card. The benefit provides reimbursement up to the actual cash value of most rental vehicles.

Who is eligible for this benefit?
You are eligible only if you are a valid cardholder whose name is embossed on an eligible Visa card issued in the United States. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What losses are covered?
The benefit reimburses you for the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but vehicles manufactured specifically for rental purposes, certain luxury automobiles, or vehicles driven for business purposes are not. If you are in the United States, call collect at 804-673-1164. Call the Benefit Administrator for help at 1-800-348-8472.

Covered losses include:
- Physical damage and/or theft of the covered rental vehicle
- Valid loss-of-use charges imposed and substantiated by the auto rental company
- Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility

Please Note: This benefit only covers vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.

How does this coverage work with other insurance?
Within your country of residence, this benefit supplements, and applies in addition to, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this benefit, Auto Rental CDW applies to eligible theft or damage expenses that are not covered by insurance or reimbursement.

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

If you do have personal automobile insurance or other insurance covering this theft or damage, the Auto Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance and any reimbursed portion of valid administrative and loss-of-use charges imposed by the auto rental company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility.

What types of rental vehicles are not covered?
The following vehicles are not covered by Auto Rental CDW:
- Exotic, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.
- Vans not covered, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of eight (8) people, including the driver).

For questions about a specific vehicle, call the Benefit Administrator at 1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.

What else is not covered?
- Any obligation you assume under any agreement (other than the deductible under your personal auto policy)
- Any violation of the auto rental agreement or this benefit
- Injury to 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
- Cost of any insurance or collision damage waiver offered by or purchased through any 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 insurance company
- Theft or damage due to intentional acts, 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
- Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence
- Leases and min-leases
- Theft or damage as a result of the authorized driver’s and/or any other person’s lack of reasonable care in protecting the rental vehicle before and/or after theft or damage occurs (for example, leaving the vehicle running and unattended)
- Theft or damage reported more than forty-five (45) days* from 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* from the date of the incident
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland

Where am I covered?
This benefit is available in the United States and most foreign countries. However, no benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland. Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. Because regulations vary outside the United States, it is recommended you check with your auto rental company and the Benefit Administrator before you travel to make sure Auto Rental CDW will apply.

This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized driver permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

How do I make sure my Auto Rental CDW benefit is in effect?
To be sure you are covered, take the following steps when you rent a vehicle:
1. Initiate and complete the entire rental transaction with your eligible Visa card.
2. Decline the auto rental company’s collision damage waiver (CDW/LDW) option or similar provision.
Helpful tips:
- Be sure to check the rental vehicle for prior damage before leaving the rental lot.
- Review the auto rental agreement carefully to make sure you are declining CDW/LDW and are familiar with the terms and conditions of the auto rental agreement.

What if the auto rental company insists that I purchase the auto rental company’s auto insurance or collision damage waiver?
Call the Benefit Administrator for help at 1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.

Your Guide to Benefit describes the benefit in effect as of 12/10/15. 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.
FILING AN AUTO RENTAL CDW CLAIM

What do I do if I have an accident or the rental vehicle is stolen?

Immediately call the Benefit Administrator at 1-800-348-8472 to report the theft or damage, regardless of whether your liability has been established. You are responsible for all costs outside the U.S. You can call at 804-673-1164. The Benefit Administrator will answer any questions you or the auto rental company may have and will start the process of your claim.

When should I report an incident?

You should report 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 that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. You are required to notify the Benefit Administrator immediately after any incident.

Please Note: You must make every reasonable effort to protect the rental vehicle from theft or damage. As the cardholder, you have the responsibility to report the theft or damage to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation.

What do I need from the auto rental company in order to file a claim?

At the time of the theft or damage, or when you return the rental vehicle, immediately ask the auto rental company for:

- A copy of the accident report form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim
- A copy of the initial and final auto rental agreement(s)
- A copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable

How do I file a claim?

Submit your claim by mail or faxed from the auto rental company (listed above) along with the following additional documents to the Benefit Administrator:

- The completed and signed Auto Rental CDW claim form.
- Proof that the claim is not covered through insurance or warranty.
- A statement from the insurance company or warranty company that lists names, covers, limits, effective dates, and deductibles.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

Please Note: All remaining documents must be postmarked within three hundred sixty-five (365) days of the date of theft or damage. If you have difficulty obtaining the required documents within ninety (90) days of the date of theft or damage, submit the claim form with available documentation.

For faster filing or to learn more about Auto Rental CDW, visit www.visa.com/claim.

Do I have to do anything else?

If you have paid your annual membership fee, you do not need to. Typically, claims will be finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

If you have not paid your annual fee, you must do the following:

- Sign a new application on which you claim membership or reapply for membership.
- Complete and mail the new application to the Benefit Administrator.

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

*Not applicable to residents of certain states.

ADDITIONAL PROVISIONS FOR AUTO RENTAL CDW

You must make every effort that would be made by a responsible and prudent person to protect the rental vehicle from theft or damage. This provision will not be unnecessarily avoided to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect, including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report an occurrence, a claim file will be opened and you will be notified for six (6) months from the date of the incident/occurrence. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of the incident/occurrence.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. Following the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against Visa in connection with the terms of this Guide to Benefit unless the terms of this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder, Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator reserves the right to change the services on behalf of the Visa cardholder. FORM #VRCDW – 2013 (Stand 04/14) ARCDV-O

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 804-673-1164. © 2006-2013 Visa. All Rights Reserved. visa.com

WARRANTY MANAGER SERVICE

What is this benefit?

Warranty Manager Service provides you with valuable features to help manage, use, and extend the warranties of eligible items purchased with your Visa card. You can access these features with a simple toll-free call. Services include Warranty Registration and Extended Warranty Protection.

Who is eligible for this benefit?

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

WARRANTY REGISTRATION DETAILS

Why should I use Warranty Registration to register my purchases?

You will have peace of mind knowing that your purchases warranties are registered. Through Warranty Registration is not required for Extended Warranty Protection benefits, you are encouraged to take advantage of this valuable service. You are responsible for a new purchase or replacement, instead of searching for critical documents, you can just pick up the phone and call the Benefit Administrator.

How do I register my purchases?

To register an eligible purchase, call 1-800-551-8472 or call collect outside the U.S. at 303-967-1096. The Benefit Administrator will provide the address to which you can send the item’s serial and purchase warranty information so this key information can be kept on file for you.

EXTENDED WARRANTY PROTECTION DETAILS

How does Extended Warranty Protection work?

Extended Warranty Protection doubles the time period of the original manufacturer’s written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less for items purchased entirely with your eligible Visa card.

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

What about purchases made outside of the U.S.?

Purchases made outside the U.S. are covered as long as you purchased the item entirely with your eligible Visa card and the eligible item has a valid original manufacturer’s written U.S. repair warranty, less shipping and handling fees, up to a maximum of one thousand dollars ($10,000.00) per claim and fifty thousand dollars ($50,000.00) per cardholder.

What types of purchases are not covered?

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle.
- Any costs other than those specifically covered under the terms of the original manufacturer’s written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty.
Additional Provisions for Warranty Manager Service

This benefit applies only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your Visa card. The Benefit Administrator will not reimburse you shall you use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to this avoidance.

If you make any claim knowing it to be false or fraudulent in any respect, including, but not limited to, the cost of repair services, no benefit shall exist for such claim and your benefits may be canceled. Es coram clam若 the representatives regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraudulent, intentional concealment, or misrepresentation of material facts.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not made within six (6) months of the date of the product failure. If your Visa card is suspended or canceled, the Benefit Administrator within six (6) months of the date of product failure.

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 and you shall have no further legal action against the Provider. Please Note: Your Visa card receipt, which includes a copy of the original manufacturer’s written U.S. warranty, and any other documents necessary to substantiate your claim may be destroyed if you do not notify the Benefit Administrator within sixty (60) days of the product failure.

All claims must be fully substantiated. You must give the Benefit Administrator all necessary documents and any other documentation deemed necessary to substantiate your claim. Your claim may be denied.

Please Note: Should you keep copies of receipts or any other records? The Benefit Administrator will ask you for some preliminary claim information to determine if you are eligible for repair of the original manufacturer’s written U.S. warranty or any other applicable warranty.

For faster filing or to learn more about the Warranty Manager Service, visit www.visa.com/eclaims.

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

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided in the benefit. The Benefit Administrator provides services on behalf of the Provider.

FORM #WWMGR 10K-50K-SYR – 2013 (04/14) WM-O

For more information about the benefit described in this guide, call the toll-free, 24-hour Benefit Administrator line at 1-800-551-8472 or call collect outside the U.S. at 303-967-1096. For questions or comments, please call 804-673-1675.

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Travel and Emergency Assistance Services (Cont.)

account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **Please Note:** All costs are your responsibility.

- **Emergency Transportation Assistance** can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring your business associates home and helping you stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. **Please Note:** All costs are your responsibility.

- **Emergency Ticket Replacement** helps you through your carrier’s lost ticket reimbursement process and assists in the delivery of a replacement ticket to you should you lose your ticket. **Please Note:** All costs are your responsibility.

- **Lost Luggage Locator Service** can help you through the common carrier’s claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. The Benefit Administrator can also arrange a cash advance with your issuing bank. **Please Note:** You are responsible for the cost of any replacement items shipped to you.

- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. **Please Note:** All costs are your responsibility.

- **Prescription Assistance and Valuable Document Delivery Arrangements** can help you fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your home or elsewhere. **Please Note:** All costs are your responsibility.

- **Pre-Trip Assistance** can give you information on your destination before you leave, such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

**ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE SERVICES**

The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

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 804-673-1675.

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