

Travel Accident & Baggage Delay Insurance

BENEFIT INFORMATION

THE PLAN: As an eligible Cardholder of Community First Credit Union of Florida, you, your spouse or Domestic Partner and your Dependent Children will be automatically insured up to the benefit amount associated with your card against accidental loss of life, limb, sight, speech or hearing occurring on a Common Carrier Covered Trip while 1) riding as a passenger in, entering or exiting any Common Carrier on which the Insured Person has purchased passage; or 2) riding as a passenger in, entering or exiting any Conveyance licensed to carry the public for hire or any Courtesy Transportation provided without a specific charge and while traveling to or from the airport, terminal or station; a) immediately preceding the departure of the scheduled Common Carrier on which the Insured Person has purchased passage; or b) immediately following the arrival of the scheduled Common Carrier on which the Insured Person was a passenger; or 3)at the airport, terminal or station at the beginning or end of the Common Carrier Covered Trip. If the purchase of the Common Carrier passenger fare is not made prior to the Insured Person's arrival at the airport, terminal or station, coverage will begin at the time the cost of the Common Carrier passenger fare is charged to the Insured Person's Account.

ELIGIBLE CARDS	BENEFIT AMOUNT
Visa Business	\$100,000
Visa Signature	\$100,000

ELIGIBILITY: This insurance plan is provided to eligible Cardholders of Community First Credit Union of Florida automatically when the entire cost of the passenger fare(s) are charged to an eligible Card account while the insurance is effective. It is not necessary for you to notify your financial institution, the administrator or the Company when tickets are purchased.

THE COST: This insurance plan is provided at no additional cost to eligible cardholders. Your financial institution pays the full cost of the insurance.

BENEFICIARY: The Loss of Life benefit will be paid to the beneficiary designated by you. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) your spouse, b) your children, c) your parents, d) your brothers and sisters, e) your estate. All other indemnities will be paid to you.

THE BENEFITS: The full Benefit Amount is payable for accidental loss of life; loss of speech and loss of hearing; loss of speech and one of loss of hand, foot or sight of one eye; loss of hearing and one of loss of hand, foot or sight of one eye; **loss** of both hands, both feet, loss of sight or any combination thereof that occurs as the result of an accident. 50% of the Principal Sum is payable for accidental loss of hand, foot or sight of one eye (any one of each); loss of speech or loss of hearing. 25% of the Principal Sum is payable of loss of thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. "**Benefit Amount**" means the Loss amount at the time the entire cost of the passenger fare is charged to an eligible Card account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount.

ACCOUNT AGGREGATE LIMIT OF INSURANCE: If more than one Insured Person insured under the same Account suffers a loss in the same accident, Federal Insurance Company (the Company) will not pay more than three (3) times the applicable benefit amount (the aggregate limit of insurance). If an accident results in benefit amounts becoming payable, which when totaled, exceed three times the applicable benefit amount, then the aggregate limit of insurance will be divided proportionally among the Insured Persons, based on each applicable benefit amount.

ADDITIONAL BENEFITS:

BAGGAGE DELAY

We will reimburse the Insured Person up to the Daily Benefit Amount of \$100 per day, in the event of a Baggage Delay. **Baggage Delay** means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than four (4) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the Insured Person while on a Common Carrier Covered Trip and at a destination other than the Insured Person's primary residence. The Baggage Delay Daily Benefit Amount will be payable up to three (3) days.

ESSENTIAL ITEMS NOT COVERED BY BAGGAGE DELAY INCLUDE, BUT ARE NOT LIMITED TO:

- 1) contact lenses, eyeglasses or hearing aids;
- 2) artificial teeth, dental bridges or prosthetic devices;
- 3) tickets, documents, money, securities, checks, travelers checks and valuable papers;
- 4) business samples;
- 5) jewelry and watches; or
- 6) cameras, video recorders and other electronic equipment.

The Baggage Delay Benefit Amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the Insured Person.

DEFINITIONS:

ACCIDENT OR ACCIDENTAL means a sudden, unforeseen and unexpected event happening by chance.

ACCIDENTAL BODILY INJURY means bodily injury which is accidental, the direct cause of a loss, is independent of disease, illness or other cause and occurs while you are insured under this policy, which is in force.

ACCOUNT means credit card accounts, debit card accounts, central bill accounts, checking accounts and savings accounts as set forth in the policy.

ACCOUNTHOLDER means any individual who is named on an open and active account with the Policyholder.

CARDHOLDER means an individual who is named on the account card issued by the policyholder.

COMMON CARRIER means any motorized land, water or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract.

COMMON CARRIER COVERED TRIP means travel on a common carrier when the full fare for transportation has been charged to your account issued by the policyholder.

CREDIT CARD means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card or other identification card or device issued to you. You may use the credit card to purchase, hire, rent or lease property or services. Credit Card does not include a debit card.

DEBIT CARD means a payment medium that takes the form of a card, plate or other identification card or device issued to you as an owner of a deposit account maintained by the issuer. You may use the debit card to purchase, hire, rent or lease property or services. Debit Card does not include credit card.

DEPENDENT CHILD means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of 25, or classified as an incapacitated dependent child.

DOMESTIC PARTNER means a person designated by the primary insured person who is registered as a domestic partner or legal equivalent under the laws of the governing jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 consecutive months; is not legally married or separated and has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person nor domestic partner can be married to, nor in a civil union with, anyone else.

IMMEDIATE FAMILY MEMBER means the insured person's spouse or domestic partner; children including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces and nephews.

Travel Accident & Baggage Delay Insurance, continued

DEFINITIONS CONTINUED

INJURY means bodily injury which is accidental; is the direct source of a loss; is independent of illness, disease or other cause and occurs while you are insured under this policy which is in force.

LOSS means accidental loss of foot, loss of hand, loss of hearing, loss of life, loss of sight, loss of sight of one eye, loss of speech, loss of thumb and index finger. Loss must occur within one year after the accident.

LOSS OF FOOT means the complete severance of a foot through or above the ankle joint.

LOSS OF HAND means a complete severance, as determined by a physician, of at least 4 fingers at or above the metacarpal phalangeal joint on the same hand or at least 3 fingers and the thumb on the same hand.

LOSS OF HEARING means permanent, irrevocable and total deafness, as determined by a physician, with an auditory threshold of more than 90 decibels in each ear. The deafness cannot be corrected by any aid or device.

LOSS OF PROPERTY means Baggage Delay.

LOSS OF SIGHT means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a physician.

LOSS OF SIGHT OF ONE EYE means permanent loss of vision of one eye. Remaining vision in that eye must be no better than 20/200 using a corrective aid or device as determined by a physician.

LOSS OF SPEECH means the permanent, irrevocable and total loss of the capability of speech without the aid of mechanical devices, as determined by a physician.

LOSS OF THUMB AND INDEX FINGER means complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a physician.

PHYSICIAN means a licensed practitioner of the healing arts acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include you, an immediate family member, your employer or business partner or the policyholder.

POLICYHOLDER means PSCU

PROOF OF LOSS means written evidence acceptable to us that an accident, accident bodily injury or loss has occurred.

SPECIALIZED AVIATION ACTIVITY means use of a properly certified aircraft for flight on a rocket propelled or rocket launched aircraft. Specialized Aviation Activity shall include any flight which requires a special permit or waiver from a governmental authority having jurisdiction over civil aviation, whether or not such permit or waiver is granted.

SPOUSE means your husband or wife who is recognized as such by the laws of the jurisdiction in which the primary insured person resides.

WE, US and OUR means Federal Insurance Company.

EXCLUSIONS: This insurance does not apply to any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property when: 1) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property; or 2) there is any other legal prohibition against providing insurance for any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property. Additionally, this insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, the Insured Person 1) entering, or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency; 2) the Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment or diagnosis thereof. This exclusion does not apply to the Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria; 3) participating in military action while in active military service with the armed forces of any country or established international authority. However, this exclusion does not apply to the first sixty (60) consecutive days of active military service with the armed forces of any country or established international authority; 4) traveling or flying on an aircraft engaged in Specialized Aviation Activities; 5) suicide, attempted suicide or intentionally self-inflicted injury; or 6) a declared or undeclared War.

CLAIM NOTICE: Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM FORMS: When the Company receives notice of a claim, the Company will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send the Company a written description of the loss.

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss.

TIME PAYMENT OF CLAIMS: The Company will pay you or your beneficiary if the applicable benefit amount as soon as complete proof of loss is received if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy. If a claim is contested by us, we will notify you or your beneficiary the reasons for contesting the claim within 45 days of receipt of complete Proof of Loss. If we request additional information from you or your beneficiary, upon receipt of requested information we will pay or deny the claim within 60 days. All overdue claim payments will bear simple interest at the rate of 10% per year.

EFFECTIVE DATE: Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you. Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meets the eligibility criteria as the Insured Person or the date on which the Company pays out 100% of the principal sum.

FOR CUSTOMER SERVICE INQUIRIES PLEASE CALL THE NUMBER ON THE BACK OF YOUR CARD. Administrator
The Direct Marketing Group, Inc. 9931 South 136th Street, Suite 100, Omaha, NE 68138 • 844-312-2802

FOR CLAIMS RELATED MATTERS ONLY, PLEASE CONTACT THE CLAIMS ADMINISTRATOR:
Broadspire, a Crawford Company • PO Box 459084, Sunrise, FL 33345 • Phone# 844-245-2503 • Fax# 855-830-3728

TRIP CANCELLATION / TRIP INTERRUPTION

BENEFIT INFORMATION
In the event of the Insured Person's Trip Cancellation or Trip Interruption, we will pay up to the Trip Cancellation/Trip Interruption Benefit Amount of **five thousand dollars (\$5,000.00)**.

Payment will not exceed either: 1) the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s); or 2) **five thousand dollars (\$5,000.00)**.

The Insured Person will relinquish to us any unused vouchers, tickets, coupons, or travel privileges for which we have reimbursed the Insured Person. The Trip Cancellation or Trip Interruption of the Insured Person must be caused by or result from:

1. Death, Accidental Bodily Injury, disease, or physical illness of the Insured Person or an Immediate Family Member of the Insured Person; or 2. Default of the Common Carrier resulting from Financial Insolvency.

The death, Accidental Bodily Injury, disease, or physical illness must be verified by a Physician and must prevent the Insured Person from traveling on a Covered Trip.

Trip Cancellation / Trip Interruption, continued

ADDITIONAL BENEFITS

ADDITIONAL SCHEDULED AIR ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE: As a Visa cardholder, You, Your spouse (or Domestic Partner), and unmarried Dependent Children will be automatically insured up to the Benefit Amount of one thousand dollars (\$1,000.00) provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers, or coupons, has been charged to Your eligible Visa card account and/or with rewards points earned on your covered account. You are insured against Accidental Loss of life, limb, sight, speech, or hearing while: 1) riding as a passenger in or entering, exiting, or being struck by a scheduled aircraft or a conveyance operated by a military transport service; or 2) riding as a passenger in, entering, or exiting any conveyance licensed to carry the public for a fee and while traveling to or from the airport; a) immediately preceding the departure of a scheduled aircraft on which the Insured Person has purchased passage; and b) immediately following the arrival of a scheduled aircraft on which the Insured Person was a passenger; or 3) at the airport, at the beginning or end of the flight. The entire cost of the Scheduled Airline passenger fare, less redeemable certificates, vouchers or coupons, must be charged to the Insured Person's account issued by the Policyholder. This charge must occur during the policy period. If the purchase of the Scheduled Airline passenger fare is not made prior to the Insured Person's arrival at the airport, coverage begins at the time the entire cost of the Scheduled Airline passenger fare, less redeemable certificates, vouchers, or coupons, is charged to the Insured Person's account issued by the Policyholder.

ELIGIBILITY: This travel insurance plan is provided to Visa cardholders automatically when the entire cost of the passenger fare(s) is charged to the eligible Visa card account and/or with rewards points earned on your covered account while the insurance is effective. It is not necessary for You to notify your financial institution, the Plan Administrator, or Federal Insurance Company (the "Company") when tickets are purchased.

THE COST: This travel insurance plan is provided at no additional cost to eligible Visa cardholders. Your financial institution pays the cardholder's premium as a benefit of card membership.

BENEFICIARY: The Loss of Life benefit will be paid to the Beneficiary designated by You. If no such designation has been made, that benefit will be paid to the first surviving Beneficiary in the following order: a) Your spouse, b) Your Children, c) Your parents, d) Your brothers and sisters, e) Your estate. All other indemnities will be paid to You.

THE BENEFITS: The full Benefit Amount of one thousand dollars (\$1,000.00) is payable for Accidental Loss of Life, two or more Members, sight of both eyes, speech and hearing or any combination thereof. Fifty percent (50%) of the Benefit Amount is payable for the Accidental Loss of one Member, sight of one eye, speech or hearing. Twenty-five percent (25%) of the Benefit Amount is payable for the Accidental loss of the thumb and index finger of the same hand.

DEFINITIONS

ACCIDENT OR ACCIDENTAL means a sudden, unforeseen, and unexpected event which: 1) happens by chance; 2) arises from a source external to the Insured Person; 3) is independent of illness, disease, or other bodily malfunction or medical or surgical treatment thereof; 4) occurs while the Insured Person is insured under this policy which is in force; and 5) is the direct cause of Loss.

ACCIDENTAL BODILY INJURY means Bodily Injury, which: 1) is Accidental; 2) is the direct cause of a Loss; and 3) occurs while the Insured Person is insured under this policy, which is in force. Accidental Bodily Injury does not include conditions caused by repetitive motion injuries or cumulative trauma not a result of an Accident, including, but not limited to: 1) Osgood-Schlatter's disease; 2) bursitis; 3) chromodalmacia; 4) shin splints; 5) stress fractures; 6) tendinitis; and 7) carpal tunnel syndrome.

BENEFIT AMOUNT means the Loss amount at the time the entire cost of the passenger fare is charged to a an eligible Visa card account and/or with rewards points earned on your covered account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount. In the event of multiple Accidental deaths per account arising from any one Accident, the Company's liability for all such Losses will be subject to a maximum limit of insurance equal to two times the Benefit Amount for loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

COVERED TRIP means a trip, for which Common Carrier costs (other than taxi) are charged to the Insured Person's eligible Visa card account for travel on a Common Carrier when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers, or coupons, has been charged to an Insured Person's eligible Visa card account issued by the Policyholder, occurring while the insurance is in force.

DEPENDENT CHILD OR CHILDREN means those Children, including adopted Children and those Children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support, and who are: 1) under the age of nineteen (19), and reside with the Insured Person; 2) beyond the age of nineteen (19), permanently mentally or physically challenged, and incapable of self-support; or 3) under the age of twenty-five (25) and classified as full-time students at an institution of higher learning.

DOMESTIC PARTNER means a person designated in writing at enrollment by the primary insured Person, who is at least eighteen (18) years of age, and who during the past twelve (12) months: 1) has been in a committed relationship with the primary Insured Person; and 2) has been the primary Insured Person's sole spousal equivalent; and 3) has resided in the same household as the primary Insured Person; and 4) has been jointly responsible with the primary Insured Person for each other's financial obligation, and who intends to continue the relationship indefinitely.

IMMEDIATE FAMILY MEMBER means spouse, Dependent Child or Children, or other relatives residing with the Insured Person.

INSURED'S LOCATION OF PERMANENT RESIDENCE means the city where the Insured Person has established his/her fixed and permanent principal home.

INSURED PERSON means a person, qualifying as an eligible cardholder: 1) who elects insurance; or 2) for whom insurance is elected; or 3) and on whose behalf premium is paid.

LOSS means, with respect to a hand, complete severance through or above the knuckle joints of at least four (4) fingers on the same hand or at least three (3) fingers and the thumb on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if the fingers, thumb, or foot is later reattached.

MEMBER means hand or foot.

PRE-EXISTING CONDITION means Accidental Bodily Injury, disease, or illness of the Insured Person or Immediate Family Member of the Insured Person which occurs or manifests itself during the sixty (60) day period immediately prior to the date of a Scheduled Airline passenger fare(s). Disease or illness has manifested itself when either: 1) medical care or treatment has been given; or 2) there exists symptoms which would cause a reasonably prudent person to seek medical diagnosis, care or treatment. The taking of prescription drugs or medication for controlled (continued) condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.

SCHEDULED AIRLINE means an Airline which is either: 1) of United States registry and certified by the United States Government to carry passengers on a regularly scheduled basis; or 2) of foreign registry and approved by the United States government and the appropriate foreign authority.

TRIP CANCELLATION means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Covered Trip on or before the Covered Trip departure.

TRIP INTERRUPTION means the Insured Person's Covered Trip is interrupted either on the way to the Covered Trip point of departure or after the Covered Trip departure.

YOU or YOURS means eligible cardholder.

EXCLUSIONS: This insurance does not cover Loss resulting from: 1) Your emotional trauma, mental, pregnancy, childbirth, or miscarriage, bacterial or viral infection (except bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide, or intentionally self-inflicted injuries; or 3) declared or undeclared war, but war does not include acts of terrorism. This insurance also does not apply to an Accident occurring while You are in, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply if You temporarily perform pilot or crew functions in a life threatening emergency.

THE FOLLOWING EXCLUSIONS ARE ADDED TO FINANCIAL SERVICES COMMON CARRIER TRIP CANCELLATION/TRIP INTERRUPTION ONLY. This insurance does not apply to Loss caused by or resulting from: 1) a Pre-existing Condition; or 2) Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving; or 3) cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a Loss covered under this policy; or 4) the Insured Person or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol; or 5) the Insured Person or an Immediate Family Member: a) traveling against the advice of a Physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy; or 6) suicide, attempted suicide, or intentionally self-inflicted injuries; or 7) declared or undeclared war, but war does not include acts of terrorism.

CLAIM NOTICE: Written claim notice must be given to the Company within twenty (20) days after the occurrence of any Loss covered by this policy or as soon as reasonably possible. Failure to give notice within twenty (20) days will not invalidate or reduce any otherwise valid claim, if notice is given as soon as reasonably possible.

Trip Cancellation / Trip Interruption, continued

CLAIM FORMS: When the Company receives notice of a claim, the Company will send You forms for giving proof of Loss to us within fifteen (15) days. If You do not receive the forms, You should send the Company a written description of the Loss.

EFFECTIVE DATE: This insurance is effective the date the insurance became effective for Your Visa card or on the date You became a Visa cardholder, whichever is latest; and will cease on the date the master policy 6478-07-74 is terminated or on the date Your Visa card ceases to be in good standing, whichever occurs first.

QUESTIONS: Answers to specific questions can be obtained by writing to the **Plan Administrator**. To make a claim please contact the **Plan Administrator:** cbsi Card Benefit Services, 550 Mamaroneck Avenue, Suite 309, Harrison, NY 10528

PLAN UNDERWRITTEN BY:

Federal Insurance Company a member insurer of the Chubb Group of Insurance Companies
15 Mountain View Road, P.O. Box 1615, Warren, NJ 07061-1615

As a handy reference guide, please read this and keep it in a safe place with Your other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy, on file with the Policyholder: BNY Midwest Trust Company as trustee of the Chubb Financial Institution Group Insurance Trust for the account of participating financial institutions of Visa. If this plan does not conform to Your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

Policy # 6478-07-74

FORM #VTRCAN – 2013 (04/16)

TC-O

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-757-1274, or call collect outside the U.S. at 804-673-6496.
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904.354.8537 • 800.342.8416 • www.CommunityFirstFL.org
Community First Credit Union P.O. Box 2600, Jacksonville, FL 32232



YOUR GUIDE TO CARD BENEFITS



Visa Signature Business

For questions about your account, balance, or rewards points please call the customer service number on your Visa Signature Business card statement.

Your Guide to Benefits describes the benefits in effect as of 9/21/17. 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.

For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-397-9010, or call collect outside the U.S. at 303-967-1093.

AUTO RENTAL COLLISION DAMAGE WAIVER

WHAT IS THE AUTO RENTAL COLLISION DAMAGE WAIVER ("AUTO RENTAL CDW") BENEFIT?
The Auto Rental CDW benefit offers coverage for automobile rentals made with your Visa Signature Business card. The benefit provides reimbursement (subject to the terms and conditions) for damage due to collision or theft up to the actual cash value of most rental vehicles.

WHO IS ELIGIBLE FOR THIS BENEFIT?

You are eligible if your name is embossed on an eligible Visa Signature Business card issued in the United States or if you are authorized by your company to rent an eligible vehicle using the company's eligible account, as long the rental is purchased entirely with the Visa Signature Business account ("Authorized User"). 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?

Covered losses are those due to theft or collision that occur while the rental vehicle is in the control of the person authorized by the rental agreement to operate the vehicle. Coverage ends when the auto rental company re-assumes control of the vehicle.

- Covered losses include:
- Physical damage and/or theft of the covered rental vehicle
 - Valid loss-of-use charges from the auto rental company
 - Reasonable and customary charges to tow the vehicle to the nearest qualified repair facility

PLEASE NOTE: This benefit only covers vehicle rental periods that do not exceed or are not intended to exceed thirty-one (31) consecutive days.

HOW DOES THIS COVERAGE WORK WITH OTHER INSURANCE?

If the vehicle rental is for commercial and/or business purposes, your Auto Rental CDW benefit acts as primary coverage, and you may be reimbursed for up to the actual cash value of the vehicle. If the vehicle rental is for personal reasons, this benefit is secondary coverage, supplemental to your personal automobile insurance, meaning you may only be reimbursed for the amount of your personal insurance deductible or other charges, including valid administrative and loss-of-use charges not covered under your personal insurance policy.

WHAT TYPES OF RENTAL VEHICLES ARE NOT COVERED?

Though most private passenger automobiles, minivans, and sport utility vehicles are eligible for coverage, the following vehicles are not covered: expensive, exotic, and antique automobiles; cargo vans; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

- Examples of excluded expensive or exotic automobiles include: the Aston Martin, Bentley, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.
- An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.
- Vans are not covered, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of nine (9) people including the driver).

For questions about a specific vehicle, call the Benefit Administrator at 1-800-397-9010. Outside the United States, call collect at 303-967-1093.

WHAT ELSE IS NOT COVERED?

- Any obligations you assume under an agreement with another party that relates to the auto rental (e.g., agreements with your employer, the auto rental company, your personal insurance carrier, etc.)
- 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
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company
- Expenses reimbursable by your insurer, employer, or employer's insurance
- Depreciation of the rental vehicle caused by the incident including, but not limited to "diminished value"
- 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)

Auto Rental Collision Damage Waiver, continued

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.** Coverage is also unavailable where prohibited by law, by individual merchants or when you are in violation of the territory terms of the auto rental agreement. **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.**

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 Signature Business card.
2. Decline the auto rental company's collision damage waiver (CDW/LDW) option or similar provision if offered to you.

HELPFUL TIPS:

- Be sure to check the rental vehicle for prior damage before leaving the rental lot.
- Review the vehicle rental agreement carefully to make sure you have declined the rental company's CDW/LDW option and are familiar with the terms and conditions of the agreement.

WHAT IF THE AUTO RENTAL COMPANY INSISTS THAT I PURCHASE THEIR INSURANCE OR COLLISION DAMAGE WAIVER?

Call the Benefit Administrator for help at 1-800-397-9010. If you are outside the United States, call collect at 303-967-1093.

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 1-800-397-9010 to report the theft or damage, regardless of whether your liability has been established. If you are outside the United States, call collect at 303-967-1093. The Benefit Administrator will answer any questions you or the auto rental company may have and will send you a claim form.

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, so you are advised to notify the Benefit Administrator immediately after any incident. **Please Note:** As the cardholder, you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to any other party will not fulfill this obligation.

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

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 agreements(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

WHAT OTHER DOCUMENTS DO I SUBMIT TO THE BENEFIT ADMINISTRATOR?

- The completed and signed Auto Rental CDW claim form. *Please Note: Your completed claim form must be postmarked within ninety (90) days* of the date of theft or damage, even if all other required documentation is not yet available, or your claim may be denied.*
- A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible Visa Signature Business card
- A written confirmation from your employer that the rental was for business purposes
- If the rental was for personal reasons, enclose a statement from your insurance carrier showing the costs for which you are responsible and any amounts that have been paid toward the claim. If you have no applicable insurance or reimbursement, a notarized statement of no insurance or reimbursement is required.
- A copy of the Declarations Page from your primary automobile insurance carrier if the rental was for personal reasons. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles.
- Any other documentation requested by the Benefit Administrator to substantiate the claim

PLEASE NOTE: All remaining documents must be postmarked within three hundred and 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.

DO I HAVE TO DO ANYTHING ELSE?

Usually there is nothing else you need to do. Typically claims are finalized within fifteen (15) days after the auto rental CDW Benefit Administrator has received all documentation necessary to substantiate your claim. After 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 reasonable and prudent person to protect the rental vehicle from theft or damage. This provision will not be unreasonably applied to avoid claims. If you make any claim knowing it to be false or fraudulent in any respect, including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each Authorized User and/or Visa Signature Business 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 shall remain open 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. After 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 the Provider unless all the terms in this Guide to Benefits have been complied with fully. This benefit is provided to eligible Authorized Users and/or Visa Signature Business cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Authorized Users and/or cardholders whose accounts have been suspended or canceled. Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa Signature Business cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

PURCHASE SECURITY AND EXTENDED PROTECTION

WHAT ARE THESE BENEFITS?

Purchase Security and Extended Protection automatically protect many new retail purchases that you make with your eligible Visa Signature Business card. The benefits—available at no additional charge—protect your eligible purchases in two ways:

1. PURCHASE SECURITY

Purchase Security covers eligible items of property purchased entirely with your Visa Signature Business card and/or with rewards points earned on your covered account from theft or damage for the first ninety (90) days after purchase. Purchase Security will, at the Benefit Administrator's discretion, replace, repair or reimburse you up to the original purchase price, not exceeding a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.

2. EXTENDED PROTECTION

Extended Protection doubles the time period of the original manufacturer's written U.S. warranty up to one (1) additional year on warranties of three (3) years or less up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.

WHO IS ELIGIBLE FOR THESE BENEFITS?

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

WHAT DOES PURCHASE SECURITY COVER?

Purchase Security covers eligible items of property you purchase entirely with your eligible Visa Signature Business card and/or with rewards points earned on your covered account.

WHAT IS **NOT** COVERED BY PURCHASE SECURITY?

- Animals and living plants
- Antiques or collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- Computer software
- Items purchased for resale
- Items that are lost or that "mysteriously disappear," meaning that the item(s) vanished in an unexplained manner without evidence of a wrongful act by a person or persons
- Items under the care and control of a common carrier (including the U.S. Postal Service, airlines, or delivery service)
- Items including, but not limited to, jewelry and watches stored in your baggage unless the baggage is hand-carried and under your personal supervision, or under the supervision of a traveling companion whom you know
- Theft or damage resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects
- Theft or damage resulting from misdelivery or voluntary parting with property
- Medical equipment
- Perishables or consumables including, but not limited to, perfumes, cosmetics, and limited-life items such as rechargeable batteries
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Rented or leased items, or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments
- Used or pre-owned items

WHAT DOES EXTENDED PROTECTION COVER?

Extended Protection doubles the time period of the original manufacturer's written U.S. warranty up to one (1) additional year on warranties of three (3) years or less up to a maximum of ten thousand dollars (\$10,000.00) per claim. Extended Protection also offers you valuable features, including **Warranty Registration** and **Extended Warranty Protection**.

Warranty Registration Service helps you take full advantage of your warranties because you can get key coverage information with a single, toll-free call. And by sending the Benefit Administrator your sales receipts and warranty information, you'll have peace of mind knowing all of your purchases are registered and on file. Although Warranty Registration is **not** required for Extended Warranty Protection benefits, you are encouraged to take advantage of this valuable service. When arranging for a repair or replacement, instead of searching for critical documents, you can just pick up the phone and call the Benefit Administrator.

WHAT IS **NOT** COVERED BY EXTENDED PROTECTION?

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty
- Items purchased for resale
- Computer software
- Medical equipment
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Rented or leased items, or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence
- Used or pre-owned items

FREQUENTLY ASKED QUESTIONS ARE GIFTS COVERED?

Yes, as long as you purchased the gift with your eligible Visa Signature Business card and/or with rewards points earned on your covered account, and it meets the terms and conditions of coverage.

ARE PURCHASES MADE OUTSIDE THE UNITED STATES COVERED?

1. Purchase Security

Yes, as long as you purchased the item entirely with your eligible Visa Signature Business card and/or with rewards points earned on your covered account and the eligible item meets the terms and conditions of coverage.

2. Extended Protection

Yes, as long as you purchased the item entirely with your eligible Visa Signature Business card and the eligible item has a valid original manufacturer's written U.S. repair warranty or assembler warranty of three (3) years or less.

DO I NEED TO REGISTER MY PURCHASES?

No. Your eligible purchases are automatically covered.

SHOULD I KEEP COPIES OF RECEIPTS OR ANY OTHER RECORDS?

1. Purchase Security

Yes, if you want to file a claim, you will need copies of your eligible Visa Signature Business card receipt and your itemized store receipt.

2. Extended Protection

Yes, if you want to file a claim, you will need copies of your eligible Visa Signature Business card receipt, your itemized store receipt, the original manufacturer's written U.S. warranty and any other applicable warranty.

FILING A PURCHASE SECURITY AND EXTENDED PROTECTION CLAIM

HOW DO I FILE A CLAIM?

1. Call the Benefit Administrator at 1-800-397-9010, or call collect outside the U.S. at 303-967-1093 within sixty (60) days of the theft or damage. The Benefit Administrator will ask for some preliminary claim information, answer your questions and send you a claim form.

2. Return your completed and signed claim form with all requested documentation within ninety (90) days

of the date of theft or damage. Recipients of your eligible gift items may also handle the claim process as long as they provide all of the documents necessary to fully substantiate the claim. **Please Note:** If you do not notify the Benefit Administrator within sixty (60) days of the theft or damage your claim may be denied. For faster filing, or to learn more about Purchase Security and Extended Protection, go to www.cardbenefitservices.com

WHAT DOCUMENTS DO I NEED TO SUBMIT WITH MY CLAIM?

All claims must be fully substantiated as to the time, place, cause, and amount of theft or damage. In most cases you will be asked to send in, at your expense, the damaged item to substantiate a claim. Make sure you keep the damaged item in case it is requested by the Benefit Administrator.

PURCHASE SECURITY

- Your completed and signed claim form
- Your Visa Signature Business card receipt
- The itemized store receipt
- A police report (**filed within forty-eight (48) hours of the incident**) in the case of theft, fire report, insurance claim, loss report, or other report sufficient to determine eligibility for benefit
- A copy of your primary insurance policy's Declarations Page to confirm your deductibles. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductible.
- Documentation (if available) of any other settlement of the theft or damage
- Any other documentation deemed necessary to substantiate your claim

EXTENDED PROTECTION

- Your completed and signed claim form
- Your Visa Signature Business card receipt
- The itemized store receipt
- A copy of the original manufacturer's U.S. warranty and any other applicable warranty
- A description and serial number of the item and any other documentation deemed necessary to substantiate your claim. This includes bills and, if necessary, a copy of the maintenance record and receipts.
- The original repair order

HOW WILL I BE REIMBURSED?

PURCHASE SECURITY

If you have met the terms and conditions of the benefit, **a decision will be made at the Benefit Administrator's discretion**, to resolve your claim in one of two ways:

1. A damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. A lost or stolen item may be replaced. Typically, you will be notified of the decision within fifteen (15) days after all your claim documentation is received.

2. You may be reimbursed for the eligible item, but not more than its original purchase price as shown on your eligible Visa Signature Business card receipt, less shipping and handling charges up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder. Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

EXTENDED PROTECTION

Once your claim has been substantiated, and the terms and conditions of the benefit have been met, the item will be repaired or replaced, **at the Benefit Administrator's discretion**, but for no more than the original purchase price of the covered items as recorded on your eligible Visa Signature Business card receipt, less shipping and handling charges up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder. Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents. Extended Protection will pay the repair facility directly, if possible, or you may go to an authorized repair facility and file a claim for reimbursement.

Please Note: Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered. The Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

DO I HAVE TO FILE WITH MY INSURANCE COMPANY?

• PURCHASE SECURITY

Yes, if you have insurance (e.g., business owner's, homeowner's, renter's, or automobile), or if you are covered by your employer's insurance, you are required to file a claim with your insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form. In some cases, where the claim amount is within your personal insurance deductible, a copy of your personal insurance policy Declarations Page may be sufficient. ^{*}

EXTENDED PROTECTION

No; however, if you have purchased or received a service contract or extended warranty, Extended Protection is supplemental to, and in excess of, that coverage.

***PLEASE NOTE: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of, valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies). After all insurance or indemnity has been exhausted, Purchase Security will cover the theft or damage up to the amount charged to your eligible Visa Signature Business card and/or with rewards points earned on your covered account and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum total limit of ability is ten thousand dollars (\$10,000.00) per claim occurrence and fifty thousand dollars (\$50,000.00) per cardholder. You will receive no more than the purchase price as recorded on the Visa Signature Business card receipt. Where a protected item is part of a pair or a set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not "contributing" insurance, and this "non-contribution" provision shall take precedence over "non-contribution" provisions found in other insurance or indemnity descriptions, policies, or contracts.**

ADDITIONAL PROVISIONS FOR PURCHASE SECURITY AND EXTENDED PROTECTION

These benefits apply only to you, the eligible Visa Signature Business cardholder, and to whoever receives the eligible gifts you purchase with your eligible Visa Signature Business card and/or with rewards points earned on your covered account. You shall use due diligence and do all things reasonable to avoid or diminish any theft or damage to property protected by these benefits. This provision will not be unreasonably applied to avoid claims. If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no benefit shall exist for such claim and your benefits may be canceled. Each claimant agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the Visa Signature Business cardholder. Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage, theft or product failure. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of theft or damage. After the Benefit Administrator has paid your claim of theft or damage, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required

Filing a Purchase Security And Extended Protection Claim, continued

to secure all rights and remedies. No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully. These benefits are provided to eligible Visa Signature Business cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefits described in this Guide to Benefits will not apply to Visa Signature Business cardholders whose accounts have been suspended or canceled. Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for Visa Signature Business cardholders, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa Signature Business cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VPSEPBUSINESS – 2013 (04/16)

PSEP-SB

TRAVEL AND EMERGENCY ASSISTANCE SERVICES

WHAT IS THIS BENEFIT?

This benefit offers services designed to help you in case of an emergency while traveling. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available when you are away from home, 24 hours a day, 365 days a year. (Please keep in mind that, due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.)

WHO IS ELIGIBLE FOR THIS BENEFIT?

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

HOW DO I USE THESE SERVICES WHEN I NEED THEM?

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

IS THERE A CHARGE FOR THESE SERVICES?

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

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

WHAT ARE THE SPECIFIC SERVICES AND HOW CAN THEY HELP ME?

- **EMERGENCY MESSAGE SERVICE** can record and relay emergency messages for travelers, their immediate family members, or business associates. *Please Note: The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.*
- **MEDICAL REFERRAL ASSISTANCE** provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition; keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your Visa Signature Business or personal account. *Please Note: All costs are your responsibility.*

- **LEGAL REFERRAL ASSISTANCE** can arrange contact with English-speaking attorneys and U.S. embassies and consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment through a transfer of funds from your Visa Signature Business or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. *Please Note: All costs are your responsibility.*

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

- **EMERGENCY TICKET REPLACEMENT** helps you through your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to you should you lose your ticket. *Please Note: All costs are your responsibility.*
- **LOST LUGGAGE LOCATOR SERVICE** can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. *Please Note: You are responsible for the cost of any replacement items shipped to you.*

- **EMERGENCY TRANSLATION SERVICE** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. *Please Note: All costs are your responsibility.*
- **PRESCRIPTION ASSISTANCE AND VALUABLE DOCUMENT DELIVERY ARRANGEMENTS** can help you fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your business or elsewhere. *Please Note: All costs are your responsibility.*
- **PRE-TRIP ASSISTANCE** can give you information on your destination before you leave—such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE SERVICES

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

FORM #VTEASB – 2013 (04/14)

TEAS-SB

LOST LUGGAGE REIMBURSEMENT

REIMBURSEMENT LEVEL: FIVE THOUSAND DOLLARS (\$5,000.00)

WHAT IS THIS BENEFIT?

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

You will be reimbursed for the difference between the "value of the amount claimed" and the Common Carrier's payment up to five thousand dollars (\$5,000.00) per trip (for New York residents, coverage is limited to two thousand dollars (\$2,000.00) per bag), provided the luggage was lost due to theft or misdirection by the Common Carrier.

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

WHO IS ELIGIBLE FOR THIS BENEFIT?

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

LOST LUGGAGE REIMBURSEMENT, CONTINUED

WHAT IS COVERED?

The value of Your Checked Luggage and Carry-on Baggage and/or its contents are covered up to five thousand dollars (\$5,000) maximum per trip, provided the luggage or contents are lost due to theft or misdirection by the Common Carrier.

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

WHAT ITEMS OR LOSSES ARE NOT COVERED?

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

DEFINITIONS

- **Business Items** means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).
- **Carry-on Baggage** means the baggage which You personally carry onto the Common Carrier and for which You retain responsibility.
- **Checked Luggage** means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.
- **Common Carrier** means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines.
- **Eligible Person** means a Visa Signature Business cardholder who pays for the specific occasions covered by using the eligible Visa Signature Business card and/or with rewards points earned on your covered account.
- **Immediate Family Member** means Your spouse or legal dependent children under age eighteen (18) [under age twenty-five (25) if enrolled as a full time student at an accredited institution].
- **You and Your** means an Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible Visa Signature Business card and/or with rewards points earned on your covered account.

FILING A LOST LUGGAGE REIMBURSEMENT CLAIM

WHAT DO I DO IF MY LUGGAGE OR ITS CONTENTS ARE LOST OR STOLEN? Immediately notify the Common Carrier to begin their claims process.

Call the Benefit Administrator at 1-800-397-9010, or call collect outside the U.S. at 303-967-1093. Notification to the Benefit Administrator must be made **within twenty (20) days** from the date the luggage was lost or stolen. The Benefit Administrator will answer any questions You may have and send You a special claim form.

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

HOW DO I FILE A CLAIM?

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

- The completed claim form
- A copy of Your Visa Signature Business card statement, charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for with Your eligible Visa Signature Business card and/or with rewards points earned on your covered account.
- Proof of ticketing by the Common Carrier, including, but not limited to, itinerary, boarding pass, or used ticket stub
- A copy of the check, settlement, denial, or explanation of coverage issued by the Common Carrier together with a copy of the Common Carrier