You or Your means an Eligible Person who purchase their item to their eligible Account and/or with rewards program associated with their covered Account

Account means Your credit or debit card Accounts.

10

must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies. • This benefit does not apply to the extent that trade or economic

sanctions or other laws or regulations prohibit the provision of insurance,

deductible or other charges, including valid administrative and los-cf-

You may only be reimbursed for the amount of Your personal insurance

coverage, supplemental to Your personal automobile insurance, meaning

If the Rental Vehicle is for personal reasons, this benefit is secondary

Rental Collision Damage Waiver benefit acts as primary coverage, and You

If the Rental Vehicle is for commercial and/or business purposes, Auto

administrative fees and reasonable and customary towing charges, due to ot-use charges imposed and substantiated by the auto rental company,

Auto Rental Collision Damage Waiver covers theft, damage, valid loss-

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the rental is purchased entirely with the Account. Only You, as the primary

to rent an eligible vehicle using the company's eligible Account, as long

card issued in the United States or if You are authorized by Your company

You are eligible for this benefit if Your name is embossed on an eligible

Rental periods of thirty-one (31) consecutive days are covered. (Longer

to any other driver's car or the injury of anyone or anything is not covered.

example, in the event of a collision involving Your rented vehicle, damage

Auto Rental Collision Damage Waiver covers no other type of loss. For

by theft or collision — up to the Actual Cash Value of most rented cars.

Auto Rental Collision Damage Waiver reimburses You for damages caused

what happens to Your rental car, You can be covered with Auto Rental

No cardholder wants to incur the expense of repairing or replacing a rented car. But accidents do happen, and vehicles do get stolen. No matter

Benefit Administrator at 1.800.592.4089, or call collect outside the

For more information about the benefit described in this guide, call the

described in this Guide to Benefits will not apply to cardholders whose

inserts, statement messages or electronic notification. The benefits

may be provided via additional Guide to Benefits mailings, statement

by subsequent endorsements. Modifications to the terms and conditions

terms and conditions contained in this build to Benetits may be modified

This benefit is provided to eligible cardholders at no additional cost. The

• Signed or pinned transactions are covered as long as You use You

• You shall do all things reasonable to avoid or diminish any loss covered

by this benefit. This provision will not be unreasonably applied to

If You make any claim knowing it to be false or fraudulent in any respect,

no coverage shall exist for such claim, and Your benefit may be cancelled.

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

• 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

• This benefit is provided to eligible cardholders at no additional cost.

The terms and conditions contained in this Guide to Benefits may be

modified by subsequent endorsements. Modifications to the terms and

conditions may be provided via additional Guide to Benefits mailings,

statement inserts, statement messages or electronic notification. The

benefits described in this Guide will not apply to cardholders whose

• Termination dates may vary by financial institutions. Your financial

institution can cancel or non-renew the benefits for cardholders, and if

they do, they will notify You at least thirty (30) days in advance. Indemnity

Insurance Company of North America ("Provider") is the underwriter of

these benefits and is solely responsible for its administration and claims.

The Benefit Administrator provides services on behalf of the Provider.

After the Benefit Administrator has paid Your claim, all Your rights and

remedies against any party in respect of this claim will be transferred to

the Benefit Administrator to the extent of the payment made to You. You

Additional provisions for Purchase Security

and Extended Protection

avoid claims.

been complied with fully

eligible card to secure the transaction.

Yorasional provisions for Travel and Emergency

Auto Rental Collision Damage Waiver

synow nevia Samed noisilloo latnes works

may be reimbursed for up to the actual cash value of the vehicle.

a covered theft or damage to the nearest qualified repair facility.

with other insurance

Car Agreement are covered.

Collision Damage Waiver.

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Seciliance Services

(71\40 bnst2) 7102 - 82A3T# M903

accounts have been suspended or cancelled.

rental periods, however, are **not** covered.)

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and Range Rover **are** covered.

Vehicles not covered

reassumes control of their vehicle.

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TEAS-B

recreational vehicles.

1.800.592.4089 or call collect outside the United States at

where the vehicle is being reserved, call the Benefit Administrator at

If You have questions about a specific vehicle's coverage or organization

vehicles (seating up to nine [9] people, including the driver) are covered.

Vans are not covered. But those designed as small-group transportation

An antique car is defined as one that is over twenty (20) years old, or one

Audi, BMW, Mercedes-Benz, Cadillac, Infiniti, Land Kover, Lexus, Lincoln,

McLaren, Porsche, Rolls Royce, and Tesla. However, selected models of

Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach

Examples of expensive or exotic cars are the Alfa Romeo, Aston Martin,

cargo bed; trucks; motorcycles; mopeds; motorbikes; iimousines; and

exotic, and antique cars; cargo vans; certain vans; vehicles with an open

Certain vehicles are **not** covered by this benefit, they consist of expensive,

to be sure that Auto Rental Collision Damage Waiver will apply.

rental company and the Benefit Administrator before You travel, regulations vary outside the United States, check with Your auto

agreement, or when prohibited by individual merchants. Because

by law, or where it's in violation of the territory terms of the auto rental

Northern Ireland). However, this benefit is not available where precluded

(with the exception of Israel, Jamaica, the Republic of Ireland or

This benefit is available in the United States and most foreign countries

authorized driver's) control, and it terminates when the rental company

This benefit is in effect during the time the rental car is in Your (or an

Before You leave the lot, be sure to check the car for any prior

at 7.800.592.4089. Outside the United States, call collect at

damage waiver, call the Benefit Administrator for assistance

rental company insists that You purchase their insurance or collision

as accepting this coverage will cancel out Your benefit. If the

collision damage waiver (CDW/LDW) option, or a similar provision,

2. Review the auto rental agreement and decline the rental company's

1. Use Your card to initiate and complete Your entire car rental

Yow to use Auto Rental Collision Damage Waiver

insurance, Auto Rental Collision Damage Waiver acts as primary coverage.

renting outside Your country of residence, or if You do not have automobile

use charges not covered under Your personal insurance policy. If You are

• If more than one method of payment was used, please provide

payment method utilized

other applicable warranty

receipts)

Definitions

· A copy of the itemized sales receipt

Administrator to substantiate the claim

All claims must be fully substantiated.

How will I be reimbursed?

documentation as to additional currency, voucher, points or any other

• A copy of the original manufacturer's written U.S. warranty, and any

• A description of the item and its serial number, and any other

documentation deemed necessary to substantiate Your claim (this

includes bills and, if necessary, a copy of the maintenance record and

• The original repair estimate or repair bill, indicating cause of failure

For faster filing, or to learn more about Extended Warranty

Protection. visit

www.cardbenefitservices.com

If You have substantiated Your claim and met the terms and conditions

of the benefit, Your item will be replaced or repaired at the Benefit

Administrator's discretion, but for no more than the original purchase

price of the covered item, as recorded on Your credit card receipt, less

shipping and handling fees, up to a maximum of ten thousand dollars

(\$10,000.00) per claim, and a maximum of fifty thousand dollars

(\$50,000.00) per cardholder. You will only be reimbursed up to the

amount charged to Your Account or the program limit, whichever is

less. Under normal circumstances, reimbursement will occur within five

If Your item is to be repaired, or You may go to an authorized repair facility

and file a claim for reimbursement. Only valid and reasonable repairs made

In either case, the Benefit Administrator's payment, replacement, or repair

at the manufacturer's authorized repair facility are covered.

made in good faith will fulfill the obligation under this benefit.

(5) business days of the receipt and approval of all required documents.

• Anv other documentation deemed necessary by the Benefit

that has not been manufactured for ten (10) years or more.

including, but not limited to, the payment of claims.

FORM #PSEPBUSINESSv1 - 2017 (04/17)

Accounts have been suspended or cancelled.

For more information about the benefit described in this guide. call the Benefit Administrator at 1.800.592.4089, or call collect outside the U.S. at 1.804.673.1468.

1.804.673.1468. PSEP-B

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11

Bank of America, N.A. is the issuer and administrator of this credit card program. Visa is a registered trademark of Visa International Service Association, and is used by the issuer pursuant to license from Visa U.S.A. Inc.

12

For more information about the benefits described in this guide, call the Benefit Administrator at 1.800.592.4089, or call collect outside the U.S. at

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For questions about your account, balance, or rewards points,

please call the customer service number on your Visa Business card statement.

VISA

Travel and Emergency Assistance Services

and follow-up. The Benefit Administrator can give You names of local

Medical Referral Assistance provides medical referral, monitoring,

limitations, but cannot take responsibility for the failure to transmit any

relay emergency messages in accordance with benefit guidelines and

associates. The Benefit Administrator will use reasonable efforts to

messages for travelers, their Immediate Family Members or business

Emergency Message Service can record and relay emergency

To use the services, simply call the toll-free, 24-hour Benefit Administrator line at 1.800.592.4089. If You are outside the United States, call collect at

medical, legal, transportation, cash advance, or other services or goods

leutos yna referral only. You are responsible for the cost of any actual

to use these services. Travel and Emergency Assistance Services provide

Your Immediate Family Members and business associates are also eligible

You are a cardholder of an eligible card issued in the United States. You,

Travel and Emergency Assistance Services are made available to You, if

can be responsible for the availability, use, cost, or results of any

or time, neither the Benefit Administrator nor its service providers

Please note that due to occasional issues such as distance, location,

emergency and assistance resources available, 24 hours a day, 365 days

The Benefit Administrator can connect You with the appropriate local

You in case of an emergency while You are traveling away from home

Travel and Emergency Assistance Services are made available to help

like replacing prescription medication, can be a difficult task when You are

Something that is relatively straight forward when You are not traveling,

Emergencies can escalate quickly when You are traveling away from home.

Please read and retain for Your records. Your eligibility is determined by

Benefit information in this guide replaces any prior benefit information

Your Guide to Benetits describes the benetits in effect as of 4/1/17.

Your Visa Business Card

Cardholder Benefits Guide

Travel and Emergency Assistance

Services and how do I use these services when I

What are Travel and Emergency Assistance

medical, legal, transportation, or other services.

dealing with local laws or language barriers.

What are the specific services and how can they

message successfully. All costs are Your responsibility.

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Business Card

Your financial institution.

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Auto Rental Collision Damage Waiver

Purchase Security/Extended Protection

Your condition; keep in contact with Your family, and provide continuing consult by phone with local medical personnel, if necessary, to monitor English-speaking doctors, dentists, and hospitals; assign a doctor to

eligible U.S. issued card, and You reside in the United States.

under twenty-two (22) years old.

Definitions

·£sponsibility.

Your responsibility.

required passport visas.

commuter rail or commuter bus lines.

You or Your means an eligible person whose name is embossed on an

Immediate Family Member means Your Spouse or dependent children

must be purchased prior to travel. Does not include taxi, limousine service,

operating for hire under a license to carry passengers for which a ticket

Common Carrier means any mode of transportation by land, water or air

before You leave – such as MTA locations, currency exchange rates,

Pre-Trip Assistance can give You information on Your destination

that You may have left at Your home or elsewhere. All costs are Your

You at local pharmacies. It can also help transport critical documents

laws, and can arrange pickup and delivery of Your prescriptions filled for

Arrangements can help You fill or replace prescriptions, subject to local

Vescription Asistance and Valuable Document Delivery

Emergency Translation Services provides telephone assistance in all

responsible for the cost of any replacement items shipped to You.

it an airline or Common Carrier loses Your checked luggage. You are

Carrier's claim procedures or can arrange shipment of replacement items

. Lost Luggage Locator Service can help You through the Common

replacement ticket to You, should You lose Your ticket. All costs are

lost ticket reimbursement process and assists in the delivery of a

Emergency Ticket Replacement helps You through Your carrier's

case of a death, the Benefit Administrator can make arrangements to

contact with family members or employers during the emergency. In the

Family Members or business associates home and helping You stay in

nearest medical facility. This includes arranging to bring Your Immediate

repatriate the remains. All costs are Your responsibility.

need more extensive assistance. All costs are Your responsibility. major languages and helps find local interpreters, if available, when You

liaison; and help You arrange medical payments from Your personal

authorities, have a car accident, or need legal assistance. In addition, the

has been properly handled. All costs are Your responsibility. account. The Benefit Administrator can also tollow up to make sure ball Benefit Administrator can coordinate bail payment from Your personal attorneys and U.S. embassies and consulates it You're detained by local

Emergency Transportation Assistance can help You make all the

υεςεssary arrangements for emergency transportation home or to the

• Legal Referral Assistance can arrange contact with English-speaking

account. All costs are Your responsibility.

Related instances & losses not covered

Any obligation You assume under any agreement (other than the deductible on Your personal auto policy)

Any violation of the auto rental agreement or this benefit
Injury of anyone, or damage to anything, inside or outside the Rental Vehicle

Loss or theft of personal belongings

Personal liability

• Expenses assumed, waived, or paid by the auto rental company, or its insurer

• The cost of any insurance, or collision damage waiver, offered by or purchased through the auto rental company

• Depreciation of the Rental Vehicle caused by the incident including, but not limited to, "diminished value"

 $\bullet \mathsf{Expenses}$ reimbursable by Your insurer, employer, or employer's insurance

• Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband, or illegal activities

 ${\scriptstyle \bullet}$ Wear and tear, gradual deterioration, or mechanical breakdown

Items not installed by the original manufacturerDamage 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

Vehicles that do not meet the definition of covered vehicles
Rental periods that either exceed, or are intended to exceed thirty-one (31) consecutive days

Leases and mini leases

 Theft or damage as a result of the authorized driver's and/or cardholder's lack of reasonable care in protecting the Rental Vehicle before and/or after the damage or theft occurs (for example, leaving the car running and unattended)

 \bullet Theft or damage reported more than forty-five (45) days* after the date of the incident

• Theft or damage for which a claim form has not been received within ninety (90) days* from the date of the incident

• Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days after the date of the incident

• Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland

*Not applicable to residents in certain states

Filing a claim

It is Your responsibility as a cardholder to make every effort to protect Your Rental Vehicle from damage or theft. If You have an accident, or Your Rental Vehicle has been stolen, immediately call the Benefit Administrator at **1.800.592.4089** to report the incident, regardless of whether Your liability has been established. Outside the United States, call collect at **1.804.673.1468**.

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

The Benefit Administrator reserves the right to deny any claim containing charges that would not have been included, if notification occurred before the expenses were incurred. Thus, it's in Your best interest to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation.

What You must submit to file a claim

At the time of the theft or damage, or when You return the Rental Vehicle, ask Your car rental company for the following documents:

- A copy of the accident report form
- A copy of the initial and final auto rental agreements (front and back)
 A copy of the repair estimate and itemized repair bill

• Two (2) photographs of the damaged vehicle, if available

• A police report, if obtainable

• A copy of the demand letter which indicates the costs You are responsible for and any amounts that have been paid toward the claim.

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

- The completed and signed Auto Rental Collision Damage Waiver claim form (Important: This must be postmarked within ninety (90) days* of the theft or damage date, even if all other required documentation is not yet available – or Your claim may be denied).
- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the entire rental transaction was made on Your eligible Account.
- If the rental was for personal use, a statement from Your insurance carrier (and/or Your employer or employer's insurance carrier, if applicable), or other reimbursement showing the costs for which You are responsible, and any amounts that have been paid toward the claim. Or, if You have no applicable insurance or reimbursement, a statement of no insurance or reimbursement is required.
- If the rental was for personal use, a copy of Your primary insurance policy's Declarations Page (if applicable), to confirm Your deductible (This means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles).
- Any other documentation required by the Benefit Administrator to substantiate the claim.

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

*Not applicable to residents of certain states.

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

Finalizing Your claim

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

Transference of claims

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

Definitions

Account means Your credit or debit card Accounts.

Actual Cash Value means the amount a Rental Vehicle is determined to be worth based on its market value, age and condition at the time of loss. Eligible Person means a cardholder who pays for their auto rental by using their eligible Account.

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

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

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

Additional provisions for Auto Rental Collision Damage Waiver

• Signed or pinned transactions are covered as long as You use Your

- eligible Account to secure the transaction.You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be
- accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact. • No legal action for a claim may be brought against the Provider until
- sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be
- required to secure all rights and remedies.
 This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

ARCDW-B

FORM #BCDW01 – 2017 (04/17)

For more information about the benefit described in this guide, call the Benefit Administrator at 1.800.592.4089, or call collect outside the U.S. at 1.804.673.1468.

Purchase Security/Extended Protection Purchase Security

Purchase Securit

Life is full of surprises...some good surprises; and some, not so good. For instance, Your son's brand new iPad got soaked, in a sudden rainstorm at summer camp. But, You bought the item with Your card so, You may be covered. Purchase Security protects new retail purchases made with Your eligible Account and/or rewards program associated with Your covered Account within the first ninety (90) days from the date of purchase. To be eligible for this coverage, You need to purchase either a portion or the entire cost of the item using Your Account.

At the Benefit Administrator's discretion, this benefit replaces, repairs, or reimburses You, up to the total purchase price of Your item for a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00), per cardholder, in the event of theft or damage.

You are eligible for this benefit if You are a cardholder of an eligible card issued in the United States.

Gifts purchased for friends and family members may also be covered if they are purchased with Your covered Account and/or rewards program associated with Your covered Account.

Purchase Security covers

6

Eligible items of property purchased with Your Account and/or rewards program associated with Your covered Account are covered for theft or damage. Purchases made outside the United States are also covered as long as You purchased the item with Your covered Account and/or rewards program associated with Your covered Account. How will I be reimbursed?

documentation.

Protection can help.

need them.

warranty

required to verify Your claim.

will resolve Your claim in one of two ways:

take place within five (5) business days.

Extended Warranty Protection

Product warranties can be inconvenient and cumbersome to use.

Let's say You purchased a great gadget about a year ago, but it just

stopped working, and You can't find Your sales receipt and warranty

information. For all too common situations like these, Extended Warranty

Extended Warranty Protection provides You with valuable features

that help You manage, use and extend the warranties for eligible items

purchased on Your covered Account and/or rewards programs associated

with Your covered Account, Services include Warranty Registration

and Extended Protection. You are eligible for this benefit if You are a

cardholder of an eligible card issued in the United States and You purchase

either a portion or the entire cost of the item using Your Account and/or

When You purchase an eligible item that carries a manufacturer's

warranty, You can register Your purchase by calling 1.800.592.4089 or

call collect outside the U.S. at 1.804.673.1468. You can also register

The Benefit Administrator will tell You where to send Your item's sales

receipt and warranty information, so they can be kept on file should You

If You choose not to register Your item, be sure to keep Your

monthly billing statement reflecting the purchase, the itemized

sales receipt, the original manufacturer's written U.S. warranty and

any additional warranty in a safe place. These documents will be

Your warranty coverage can be doubled up to one (1) additional year on

eligible warranties of three (3) years or less. For example, a manufacturer's

warranty of three (3) months would be provided with an additional three

(3) months of coverage for a combined total of six (6) months of coverage,

and a warranty for six (6) months would be provided with an additional

six (6) months of coverage for a combined total of twelve (12) months of

coverage. However, if the manufacturer's warranty is for three (3) years,

This benefit is limited to no more than the original price of the purchased

item (as shown on Your credit card receipt), less shipping and handling

fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and

The benefit covers purchases made both inside and outside the U.S. The

eligible item must have a valid original manufacturer's U.S. repair warranty

of three (3) years or less, store-purchased dealer warranty, or an assembler

· Boats, automobiles, aircraft, and any other motorized vehicles and their

motors, equipment, or accessories, including trailers and other items that

• Any costs other than those specifically covered under the terms of the

• 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.

· Used or pre-owned items (Refurbished items will be covered as long as it

has a warranty with it and would not be considered used or pre-owned)

To file a claim, call the Benefit Administrator at 1.800.592.4089 (or call

collect outside the U.S., at 1.804.673.1468), immediately after the

failure of Your covered item. Please note that if You do not notify the

Benefit Administrator within sixty (60) days of product failure, Your

The Benefit Administrator will request preliminary claim information.

direct You to the appropriate repair facility, and send You the claim form.

Gift recipients of eligible items are also covered, but they must provide all

If You received or purchased a service contract or an extended

warranty when You purchased Your item, this benefit will be

Fill out and sign the claim form the Benefit Administrator sent You, then

submit the form within ninety (90) days of the product failure, along

• A copy of Your monthly billing statement (showing the last four [4]

digits of the Account number) demonstrating that the purchase was

made on Your eligible Account and/or rewards program associated

9

original manufacturer's written U.S. repair warranty, as supplied by the

rewards program associated with Your covered Account.

Your purchase online at www.cardbenefitservices.com.

Here's how Extended Protection works

it would only be extended one (1) additional year.

fifty thousand dollars (\$50,000.00) per cardholder.

What Extended Protection does not cover

can be towed by or attached to any motorized vehicle

original manufacturer, or other eligible warranty

garage doors, garage door openers, and ceiling fans

Filing an Extended Protection claim

the documents needed to substantiate their claim.

supplemental to, and in excess of, that coverage.

What You must submit to file a claim

Items purchased for resale

Rented or leased items

Computer software

Medical equipment

claim may be denied.

with the following documents:

with Your covered Account

8

Here's how Warranty Registration works

Once You've met the conditions of this benefit, the Benefit Administrator

• A damaged item may be repaired, rebuilt, or replaced, while a

stolen item will be replaced. Typically, You will receive notice about

this decision within fifteen (15) days upon receipt of Your claim

• You may receive payment to replace Your item, an amount not more

than the original purchase price, less shipping and handling charges,

up to ten thousand dollars (\$10,000,00) per claim and fifty thousand

dollars (\$50,000.00) per cardholder. You will only be reimbursed up to

the dollar amount to replace or repair the item or the program limit,

whichever is less. Under normal circumstances, reimbursement will

Purchase Security does not cover

• Animals and living plants

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

Filing a Purchase Security claim

Call the Benefit Administrator at 1.800.592.4089, or call collect outside the U.S. at 1.804.673.1468, within sixty (60) days of the damage or theft (if You wait longer, coverage may be denied). The Benefit Administrator will ask for some preliminary claim information, answer Your questions and send You a claim form. When You submit Your claim, be sure to include all information regarding Your claim including the time, place, cause and the amount to either replace or repair the item.

If You have insurance (homeowner's, renter's, car, employer or any other), You are required to file a claim with Your insurance company and to submit a copy of any claim settlement from Your insurance company along with Your claim form. Purchase Security provides coverage on an "excess" coverage basis, meaning it does not duplicate coverage, but pays for a loss only after valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies) has been exhausted. At that point, Purchase Security will cover the loss up to the amount charged to Your eligible Account, subject to the terms, exclusions, and limits of liability of the benefit.

This benefit also pays for the outstanding deductible portion of Your insurance or indemnity for eligible claims. The maximum total limit of liability is up to 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 eligible card receipt. When a protected item is part of a pair or set, You will receive no more than the value (as described above) of the particular part or parts, stolen or damaged, regardless of any special value that item may have as part of such a pair or set, and no more than the proportionate part of an aggregate purchase price of such pair or set.

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

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

Please submit the following documents:

with Your covered Account

claimed item (if applicable)

damage.

7

- Your signed and completed claim formA copy of Your monthly billing statement (showing the last four [4] digits
- of the Account number) demonstrating that the purchase was made on Your eligible Account and/or rewards programs associated with Your covered Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
 A copy of the itemized store receipt demonstrating that the purchase

was made on Your eligible Account and/or rewards program associated

Copy of the documentation of any other settlement of the loss (if applicable)

• If the item is repairable, the estimate of repair OR a copy of the paid

receipt/invoice for the repairs, indicating the type of damage to the

· Copy of the police report (made within forty-eight (48) hours of

the occurrence in the case of theft), fire report or incident report

to substantiate the loss. If the loss was not reported, please provide a

replacement receipt or other sufficient proof of loss deemed eligible

In some cases of damage. You will be asked to send, at Your expense, the

damaged item along with Your claim in order to substantiate the claim, so

PLEASE NOTE: Your maximum recovery under the Purchase Security

Benefit is the purchase price of the item, not to exceed the coverage limit.

Please return Your signed and completed form with all

documentation within ninety (90) days of the date of theft or

solely by Your Benefits Specialist (if applicable)

Any other documents necessary to substantiate Your claim

make sure to keep the damaged item in Your possession.