

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

• **Medical Referral Assistance** provides medical referral, monitoring, message successfully. *All costs are Your responsibility.*

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 associates. The Benefit Administrator will use reasonable efforts to

• **Emergency Message Service** can record and relay emergency

### What are the specific services and how can they help me?

1.804.673.1468.

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 1.804.673.1468.

provided.

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

### Need them?

### Services and how do I use these services when I

### What are Travel and Emergency Assistance

medical, legal, transportation, or other services.

or time, neither the Benefit Administrator nor its service providers, Please note that due to occasional issues such as distance, location, availability, use, cost, or results of any

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

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

Travel and Emergency Assistance Services are made available to help

dealing with local laws or language barriers.

Something that is relatively straight forward when You are not traveling, like replacing prescription medication, can be a difficult task when You are

Emergency Services can escalate quickly when You are traveling away from home.

## Services

## Travel and Emergency Assistance

## Business Card

Your financial institution.

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

You may have received.

Benefit information in this guide replaces any prior benefit information You receive. Your eligibility is determined as of 4/1/17.

# 

# Your Visa Business Card Cardholder Benefits Guide

# 

## Travel and Emergency Assistance Services

## Auto Rental Collision Damage Waiver

## Purchase Security/Extended Protection

eligible U.S. issued card, and You reside in the United States. You or Your means an eligible person whose name is embossed on an under twenty-two (22) years old.

**Immediate Family Member** means Your Spouse or dependent children

operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service,

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

### Definitions

required passport visas.

• **Pre-Trip Assistance** can give You information on Your destination before You leave – such as ATM locations, currency exchange rates,

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

• **Arrangements** can help You fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of Your prescriptions filled for

• **Prescription Assistance and Valuable Document Delivery**

• **Emergency Translation Services** provides telephone assistance in all

• **Lost Luggage Locator Service** can help You through the Common

• **Emergency Ticket Replacement** helps You through Your carrier's

• **Emergency Transportation Assistance** can help You make all the

• **Legal Referral Assistance** can arrange contact with English-speaking

• **Emergency Transportation Assistance** can help You make all the

• **Emergency Transportation Assistance** can help You make all the

• **Emergency Transportation Assistance** can help You make all the

• **Emergency Transportation Assistance** can help You make all the

• **Emergency Transportation Assistance** can help You make all the

• **Emergency Transportation Assistance** can help You make all the

• **Emergency Transportation Assistance** can help You make all the

English-speaking doctors, dentists, and hospitals; assign a doctor to

deductible or other charges, including valid administrative and loss-of-

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

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

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

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

administrative fees and reasonable and customary towing charges, due to

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

### With other insurance

### How Auto Rental Collision Damage Waiver works

Car Agreement are covered.

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

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

Auto Rental Collision Damage Waiver reimburses You for damages caused

Collision Damage Waiver.

No cardholder wants to incur the expense of repairing or replacing a

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

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

Auto Rental Collision Damage Waiver reimburses You for damages caused

## Auto Rental Collision Damage Waiver

U.S. at 1.804.673.1468.

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

FORM #TEASB – 2017 (Stand 04/17)

accounts have been suspended or cancelled.

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

Additional provisions for Travel and Emergency

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security

Additional provisions for Purchase Security



048449



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



## Related instances & losses not covered

- Any obligation You assume under any agreement (other than the deductible on Your personal auto policy)
- Any violation of the auto rental agreement or this benefit
- Injury of anyone, or damage to anything, inside or outside the Rental Vehicle
- Loss or theft of personal belongings
- Personal liability
- Expenses assumed, waived, or paid by the auto rental company, or its insurer
- The cost of any insurance, or collision damage waiver, offered by or purchased through the auto rental company
- Depreciation of the Rental Vehicle caused by the incident including, but not limited to, “diminished value”
- Expenses reimbursable by Your insurer, employer, or employer’s insurance
- Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband, or illegal activities
- Wear and tear, gradual deterioration, or mechanical breakdown
- Items not installed by the original manufacturer
- Damage due to off-road operation of the Rental Vehicle
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)
- Confiscation by authorities
- Vehicles that do not meet the definition of covered vehicles
- 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)
- 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 **or Your claim may be denied**.

**\*Not applicable to residents of certain states.**

***For faster filing, or to learn more about Auto Rental Collision Damage Waiver, visit [www.eclaimsline.com](http://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 claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be 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.

FORM #BCDW01 – 2017 (04/17) ARCDW-B

**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

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

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.

## 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](http://www.cardbenefitservices.com)***

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

## Please submit the following documents:

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

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

PLEASE NOTE: Your maximum recovery under the Purchase Security Benefit is the purchase price of the item, not to exceed the coverage limit.

**Please return Your signed and completed form with all documentation within ninety (90) days of the date of theft or damage.**

## How will I be reimbursed?

Once You’ve met the conditions of this benefit, the Benefit Administrator will resolve Your claim in one of two ways:

- A damaged item may be repaired, rebuilt, or replaced, while a stolen item will be replaced. Typically, You will receive notice about this decision within fifteen (15) days upon receipt of Your claim documentation.
- You may receive payment to replace Your item, an amount not more than the original purchase price, less shipping and handling charges, up to 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 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 Protection can help.

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 rewards program associated with Your covered Account.

## Here’s how Warranty Registration works

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 Your purchase online at [www.cardbenefitservices.com](http://www.cardbenefitservices.com).

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 need them.

**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 required to verify Your claim.**

## Here’s how Extended Protection works

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

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

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 warranty.

## What Extended Protection does not cover

- 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
- 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
- Computer software
- Medical equipment
- 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)

## Filing an Extended Protection claim

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 claim may be denied.**

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 the documents needed to substantiate their claim.

<b>If You received or purchased a service contract or an extended warranty when You purchased Your item, this benefit will be supplemental to, and in excess of, that coverage.</b>
---

## What You must submit to file a claim

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 with the following documents:

- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account