Visa Signature Business Card

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; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

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 your personal insurance deductible or other charges, including valid administrative and loss-of-use charges not covered under your personal insurance policy.

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 Visa Signature Business 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.

Where am I covered?

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.

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.

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.

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

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.
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 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.

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

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

- A copy of the accident report form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim
- A copy of the initial and final auto rental agreement(s)
- 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 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, submit a notarized statement of no insurance or reimbursement.
  - 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

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.

FORM #VBCDW01 – 2013 (04/16)

ARCDW-SB
PURCHASE SECURITY DETAILS

What does Purchase Security cover?
Purchase Security covers eligible items of personal 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 hardware
- 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, airplanes, 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

EXTENDED PROTECTION DETAILS

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

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/or with rewards points earned on your covered account and the eligible item has a valid original manufacturer’s written U.S. repair warranty or assembler warranty of three (3) years or less.

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 800.387.9010, 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

**Extended Protection**
- A copy of your primary insurance policy’s Declarations Page to confirm your deductible.
- Documentation (if available) of any other settlement of the theft or damage
- Any other documentation deemed necessary to substantiate your claim
Purchase Security and Extended Protection Benefit Information – continued

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

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. 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.

2. 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.

Who is eligible for this 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.

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 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 these benefits 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 Benefit Information

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 special services.

continued on page 5
How do I use these services when I need them?

Simply call the toll-free, 24-hour Benefit Administrator line at 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.

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.

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.

**Lost Luggage Reimbursement Benefit Information**

**Reimbursement Level:** Three thousand dollars ($3,000.00)

**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 three thousand dollars ($3,000.00) 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.

**What is covered?**

The value of your Checked Luggage and Carry-on Baggage and its contents are covered up to three thousand dollars ($3,000) 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.
Lost Luggage Reimbursement Benefit Information – continued

Definitions

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?

Call the Benefit Administrator at 800.397.9010, or 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:

•  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’s completed claim form, a list of the items lost and their value, and a copy of the luggage claim check (if applicable)
•  A copy of Your insurance policy’s Declarations Page to confirm Your deductible. “Declarations Page” means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates and deductibles.
•  Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft

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

Do I have to file a claim with my insurance company?

Yes. If You have personal insurance (i.e., homeowner’s, renter’s, or other insurance applicable to the lost or stolen luggage or contents), You are required to file a claim with Your insurance company and submit a copy of any claim settlement along with Your completed claim form.

If the claim amount is within Your personal insurance deductible, the Benefit Administrator may, at its discretion, deem a copy of Your personal insurance Declarations Page to be sufficient.

Transference of Claims

After the Benefit Administrator has paid Your claim of loss or theft under this reimbursement benefit, all Your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

ADDITIONAL PROVISIONS FOR LOST LUGGAGE REIMBURSEMENT

Lost Luggage Reimbursement is supplemental to and excess of any other valid and collectible avenue of recovery that is available to You, the eligible Visa Signature Business cardholder. The Benefit Administrator will refund the excess amount once all other reimbursement has been exhausted up to the limit of liability.

This benefit is available only to You, the eligible Visa Signature Business cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss to property protected by this benefit. This provision will not be applied unreasonably 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 benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

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 two (2) 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 of this Guide to Benefits have been complied with fully.

This benefit is 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 benefit 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 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.

FORM #VLUGOPT – 2013 (04/16)

Travel Accident Insurance Benefit Information

Principal Sum: Five hundred thousand ($500,000.00)

THIS IS AN ACCIDENTAL DEATH AND DISMEMBERMENT ONLY POLICY AND DOES NOT PAY BENEFITS FOR LOSS FROM SICKNESS

This Description of Coverage is provided to all eligible SLFCU Visa Signature Business cardholders and replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described herein.

Eligibility and Period of Coverage

As an SLFCU Visa Signature Business cardholder, you are covered beginning on May 1, 2018 or the date your credit card is issued, whichever is later.

You and your dependents become covered automatically when the entire Common Carrier fare is charged to your covered SLFCU Visa Signature Business card account (“Covered Persons”). It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

Continued on page 7
Benefits
Subject to the terms and conditions, if a Covered Person’s accidental bodily Injury occurs while on a Covered Trip and results in any of the following Losses within one (1) year after the date of the accident, the Insurance Company will pay the following percentage of the Principal Sum for accidental loss of:

- Life .............................................................. 100%
- Both hands or both feet ........................................ 100%
- Slight of both eyes ............................................ 100%
- One hand and one foot ...................................... 100%
- Speech and hearing .......................................... 100%
- One hand or one foot and the sight of one eye ....... 100%
- One hand or one foot ........................................ 100%
- Sight of one eye ............................................. 50%
- Speech or hearing ........................................... 50%
- Thumb and index finger on the same hand .......... 25%

In no event will multiple charge cards obligate the Insurance Company in excess of the stated benefit for any one Loss sustained by a Covered Person as a result of any one accident. The maximum amount payable for all Losses due to the same accident is the Principal Sum.

Loss means actual severance through or above the wrist or ankle joints with regard to hands and feet; entire and irrevocable loss of sight, speech or hearing; actual severance through or above the metacarpophalangeal joints with regard to thumb and index fingers. The life benefit provides coverage in the event of a Covered Person’s death. If a Covered Person’s body has not been found within one (1) year of disappearance, stranding, sinking, or wreckage of any Common Carrier in which the Covered Person was covered as a passenger, then it shall be presumed, subject to all other provisions and conditions of this coverage, the Covered Person suffered loss of life.

Injury means bodily injury or injuries, sustained by the insured person which are the direct cause of Loss, independent of disease cause of Loss, independent of disease or bodily infancy, and occurring while the Covered Person is covered under this policy, while the insurance is in force.

Covered Trip means a trip (a) while the Covered Person is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member; (b) charged to your SLFCU Visa Signature Business card; and (c) that begins and ends at the places designated on the ticket purchased for the trip. Covered Trip will also include travel on a Common Carrier (excluding aircraft), directly to, from, or at any Common Carrier terminal, which travel immediately precedes departure to or follows arrival at the destination designated on the ticket purchased for the Covered Trip.

Common Carrier means any scheduled airline, land, or water conveyance licensed for transportation of passengers for hire.

Questions:
Answers to specific questions can be obtained by writing to the Plan Administrator:

cbsi Card Benefit Services
550 Mamaroneck Avenue, Suite 309
Harrison, NY 10528

Plan Underwritten by:
Virginia Surety Company, Inc.
175 West Jackson Blvd., 11th Floor
Chicago, IL 60604

State Amendments:
For Illinois Residents Only the following statement is added: If a Covered Person recovers expenses for sickness or injury that occurred due to the negligence of a third party, the Company has the right to first reimbursement for all benefits the Company paid from any and all damages collected from the negligent third party for those same expenses whether by action at law, settlement, or compromise, by the Covered Person, the Covered Person’s parents if the Covered Person is a minor, or the Covered Person’s legal representative.

ALTERNATIVE PAYMENTS FOR TRAVEL ACCIDENT INSURANCE
Travel Accident Insurance is provided under a master policy of insurance issued by Virginia Surety Company, Inc. (herein referred to as “Company”). We reserve the right to change the benefits and features of all these programs. The financial institution or the Company can cancel or choose not to renew the Insurance coverages for all Insureds. If this happens, the financial institution will notify the accountholder at least thirty (30) days in advance of the expiration of the policy. Such notices need not be given if substantially similar replacement coverage takes effect without interruption and is provided by the same insurer. Insurance benefits will still apply to Covered Trips commenced prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. Travel Accident Insurance does not apply if your SLFCU Visa Signature Business card privileges have been suspended or canceled. However, insurance benefits will still apply to Covered Trips commenced prior to the date that your account is suspended or canceled provided all other terms and conditions of coverage are met.

Coverage will be void if, at any time, the accountholder has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the accountholder’s interest therein, or in the case of any fraud or false swearing by the Insured relating thereto. No person or entity other than the accountholder shall have any legal or equitable right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage.

No action at law or in equity shall be brought to recover on this coverage prior to the expiration of sixty (60) days after proof of loss has been furnished in accordance with the requirements of this Description of Coverage. The Company, at its expense, has the right to have you examined as often as reasonably necessary while a claim is pending. The Company may also have an autopsy made unless prohibited by law.

For more information about the benefits described in this guide, call the Benefit Administrator at 800.397.9010, or call collect outside the U.S. at 303.967.1093.
What is Roadside Dispatch?
Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience wherever your travels take you. No membership or pre-enrollment is required. No annual dues. No limit on usage. Coverage ends when the auto rental company re-assumes control of the vehicle.

For a set price per service call, the program provides:

- Standard Towing – Up to 5 miles included
- Tire Changing – must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery – up to 5 gallons (plus the cost of fuel)
- Standard Winching

Roadside Dispatch will ask you where you are, what the problem is, and while we remain on the phone we will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – we will advise you to hang up and dial 911. If you are not able to dial 911, we will call the non-emergency police number in your area, and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone number and you may save money because our rates are pre-negotiated.

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. Just call us toll-free when you need us. 800.847.2869 - it's that easy!

ADDITIONAL TERMS:
Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Sandia Laboratory Federal Credit Union (SLFCU) shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other “off road” areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor SLFCU provides any assurances as to the ability of the Service Provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. Services provided by United States Auto Club, Motoring Division, Inc.

Current fee for a standard service call is $69.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

1 Any vehicle with wheels is covered under the program as long as it can be classified as “Light Duty.” “Light Duty” vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered “Medium Duty” or “Heavy Duty” and are NOT covered under this program.

Please Note: Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only.