

## Visa® Platinum Check Card

# Guide to Visa® Benefits

**Your Guide to Benefits describes the benefits in effect as of 4/1/14.** Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.

# Visa® Platinum Check Card Guide to Visa® Benefits

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# Price Protection

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## What is this benefit?

Price Protection helps you save money on many products when you purchase them entirely with your eligible Visa card. If you buy an eligible item with your card in the United States and see it available for less in another retail store's printed Advertisement within sixty (60) days of the Date of Purchase, the Benefit Administrator will refund the difference up to \$250 per item and up to \$250 a year per eligible account.

**Please Note:** Price Protection is secondary to and in excess of store policies offering a lowest-price guarantee or any other form of refund for price differences.

## Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible U.S. issued Visa card, and a citizen and/or resident of the United States.

## How do I take advantage of this benefit?

1. Use your eligible Visa card to charge the full amount of the eligible item. Save all original receipts; both your Visa card paperwork and the itemized store receipt.
2. If you see the identical product by the same manufacturer advertised in print for a lower retail price within sixty (60) days of your purchase, keep the original printed Advertisement. Make sure the printed Advertisement includes:
  - A description of the item that is identical to the one you purchased
  - The sale price
  - The store or dealer's name
  - A sale date(s) effective within sixty (60) days of the Date of Purchase

**Please Note:** Only items advertised by authorized dealers in the United States apply. Price differences involving manufacturer and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection benefit.

## What is not covered?

Price Protection does not cover the following:

- Advertisements posted on the Internet
- Advertisements of cash-only sales, close-out sales, flea markets, fire sales, going-out-of-business sales, limited-quantity promotions, or liquidation sales
- Advertisements of sales of seasonal or discontinued items including, but not limited to, holiday decorations
- Animals and living plants
- Boats, automobiles, and any other motorized vehicles and their motors, equipment, or accessories

- Cell phone service agreements and cell phone contracts
- Items purchased for resale, professional, or commercial use
- Jewelry, antiques, and collectible items, rare or one-of-a-kind items, special order items, custom items, or tailored items
- Manufacturer and/or merchant rebates
- Perishables, services, consumables, and limited-life items including, but not limited to, 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
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments
- Items purchased outside of the United States
- Items that are previously owned, sold "as is," and/or refurbished

### **Definitions**

**Advertised** or **advertisements** means an advertisement printed in a newspaper, journal, magazine, or flyer distributed in the United States to the general public and placed by a manufacturer or authorized dealer of the consumer product in the United States. Advertisements that are cut down or altered in any way will not be accepted; therefore, any advertisements, catalogs, etc. must be submitted in whole with date verification. The only exception is advertisements in magazines and newspapers. In these cases, it's not necessary to submit the whole publication; only the whole page or pages in which the advertisement appears, with the date and name of the publication, is required.

**Date of Purchase** means the date you paid for and received the item, or the date of delivery and personal acceptance of the item, whichever is later.

### **Filing a Price Protection Claim**

#### **How do I file a Price Protection claim?**

Call the Benefit Administrator at **1-800-553-7520**, or call collect **outside the U.S. at 303-967-1096 within ten (10) days** of the printed Advertisement showing your product at the lower price. You will receive a claim form with instructions on how to file your claim. Follow the instructions and return the completed claim form along with:

- The original itemized sales receipt
- The original Visa card receipt demonstrating that the entire purchase was made on your eligible card
- The original printed Advertisement showing the item, sale date and/or date of the Advertisement, lower advertised price, and advertising store name to:

Card Benefit Services  
P.O. Box 2894  
Great Falls, MT 59403

## How will I be reimbursed?

Return the form with the required documents within twenty (20) days of contacting the Benefit Administrator for a claim form. If your claim is approved, the Benefit Administrator will issue you a refund for the difference in the price, up to a maximum of \$250 per item. If your documentation is not complete, the Benefit Administrator will request additional information, which must be supplied within sixty (60) days of the request.

**Additional Provisions for Price Protection:** The Price Protection benefit is supplemental to, and excess of, any valid and collectible avenue of recovery that is available to you, the eligible Visa cardholder. The Benefit Administrator will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

This benefit is available only to you, the eligible Visa cardholder.

If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report a claim, a claim file will be opened and shall remain open for sixty (60) days from the date you reported the claim. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within seventy (70) days of the date of the printed Advertisement.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss 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.

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 this Guide to Benefit have been complied with fully.

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

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

FORM #VPRICEPROT – 2013 (04/14)

PP-O

# Warranty Manager Service

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## What is this benefit?

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

### **Who is eligible for this benefit?**

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

### **Why should I use Warranty Registration to register my purchases?**

You'll have peace of mind knowing that your purchases' warranty information is 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.

### **How do I register my purchases?**

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

### **How does Extended Warranty Protection work?**

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

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

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

Purchases made outside of the U.S. are covered as long as you purchased the item entirely with your eligible Visa card and the eligible item has a valid original manufacturer's written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty.

### **What types of purchases are not covered?**

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty
- Items purchased for resale, professional, or commercial use
- 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

- Computer software
- Medical equipment
- Used or pre-owned items

### **Should I keep copies of receipts or any other records?**

Not if you've already registered your purchase. If you have not registered your purchase, however, you should keep copies of your Visa card receipt, your store receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty in the event that you need to file a claim, as these documents will be required to verify your claim.

### **Filing an Extended Warranty Protection Claim**

#### **How do I file a claim?**

Call the Benefit Administrator at **1-800-551-8472**, or call collect outside the U.S. at **303-967-1096** immediately after the failure of a covered item.

**Please Note:** If you do not notify the Benefit Administrator within sixty (60) days after the product failure, your claim may be denied.

The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form.

Gift recipients of eligible items are also covered by the claim process. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, or to learn more about the Warranty Manager Service benefit, visit **[www.visa.com/eclaims](http://www.visa.com/eclaims)**

#### **What documents do I need to submit with my claim?**

Complete and sign the claim form sent to you by the Benefit Administrator and submit it **within ninety (90) days of the product failure** along with the following documents:

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

**Please Note:** All claims must be fully substantiated.

#### **How will I be reimbursed?**

If you have substantiated your claim and met the terms and conditions of the benefit, the 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 Visa 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.

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

### **What about repairs?**

Extended Warranty Protection will pay the repair facility directly, or you may go to an authorized repair facility and file a claim for reimbursement. **Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.**

In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

### **Do I have to file with my insurance company?**

No. However, if you have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is supplemental to, and excess of, that coverage.

**Additional Provisions for Warranty Manager Service:** This benefit applies only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to 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.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of product failure.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of 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 this Guide to Benefit have been complied with fully.

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

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this



benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VWMGR 10K-50K-3YR – 2013 (04/14)

WM-O

# Purchase Security

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## **What is this benefit?**

Purchase Security will, at the Benefit Administrator's discretion, replace, repair, or reimburse you for eligible items of personal property purchased entirely with your eligible Visa card in the event of theft, damage due to fire, vandalism, or accidentally discharged water, or certain weather conditions within the first ninety (90) days of the purchase date. This benefit is limited to a maximum of five hundred dollars (\$500.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.\*

## **Who is eligible for this benefit?**

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

## **How does this coverage work?**

You do not need to register your eligible purchases in any way. They are automatically covered for damage due to:

- Fire, smoke, explosion, riot, or vandalism
- Windstorm, lightning, hail, rain, sleet, or snow
- Aircraft, spacecraft, or other vehicles
- Theft (except from autos or motorized vehicles)
- Accidental discharge of water or steam from household plumbing
- Sudden accidental damage from electric current. (This benefit does not apply to electronic components)

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

Purchases made outside of the U.S. are covered as long as you purchased the item entirely with your eligible Visa card and the eligible item meets the terms and conditions of the benefit.

## **What types of purchases are not covered?**

- Animals and living plants
- Antiques and 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
- Broken items, unless damage is the result of a covered occurrence
- Computer software

- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow
- Items purchased for resale, professional, or commercial use
- Items stolen from automobiles and other vehicles, or common carriers
- Items that are lost or that “mysteriously disappear,” meaning that the item or 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, which includes the U.S. Postal Service, airplanes, or delivery service
- Items including, but not limited to, jewelry and watches from baggage unless hand-carried and under your personal supervision, or 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, consumables including, but not limited to, perfumes and 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

**Should I keep copies of receipts or any other records?**

Yes. In the event that you need to file a claim, copies of your Visa card receipt and the itemized store receipt are required to verify the claim.

**Filing a Purchase Security Claim**

**What do I do if my purchase is stolen or damaged?**

Call the Benefit Administrator at **1-800-553-4820**, or call collect outside the U.S. at **303-967-1096 within sixty (60) days** of the theft or damage. The Benefit Administrator will ask you for some preliminary information about the incident and send you the appropriate claim form.

If your purchase is stolen or damaged, make sure to also file a police report within **forty-eight (48) hours of the occurrence**.

**Please Note:** If you do not notify the Benefit Administrator within sixty (60) days of the theft or damage, your claim may be denied.

## How do I file a claim?

Complete, sign and return the claim form within ninety (90) days of the incident along with the following documents:

- Your Visa card receipt
- The itemized store receipt
- A police report (**filed within forty-eight (48) hours of the incident**) in the case of theft, fire, insurance claim, loss report, or other report sufficient to determine eligibility for benefits
- A copy of your primary insurance 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 when applicable.
- Documentation (if available) of any other settlement of the theft or damage
- Any other documentation deemed necessary to substantiate your claim

All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In 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 purchase in your possession.

Gift recipients of eligible items may also handle the claim process if you are able to provide all the documents and items necessary to fully substantiate the claim. **Please Note:** Claim forms must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of theft or damage.

For faster filing, or to learn more about Purchase Security, visit [www.visa.com/eclaims](http://www.visa.com/eclaims)

## How does the reimbursement process work?

If you have met the terms and conditions of the benefit, and depending on the nature and circumstances of the incident, the Benefit Administrator will resolve your claim in one of two ways:

1. A damaged item, whether wholly or in part, may be repaired, rebuilt, or replaced. A stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced, typically you will be notified of the decision within fifteen (15) days after the required documentation of theft/damage has been submitted or is received.
2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your eligible Visa card receipt, less handling and shipping charges, up to a maximum of five hundred dollars (\$500.00) 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.

In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

## **Do I have to file with my insurance company?**

Yes, if you have insurance applicable to the damaged or stolen item (e.g., business owner's, homeowner's, renter's, or automobile) or if you are covered by your employer's insurance for such losses, you are required to file a claim with your own insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form. In some cases, at the option of the Benefit Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal Declarations Page may be sufficient.\*

**\*Please Note: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of any valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies).** After all insurance or indemnity has been exhausted, Purchase Security will cover the theft or damage up to the amount charged to your eligible Visa account and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is five hundred dollars (\$500.00) 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 Visa card receipt. Where a protected item is part of a pair or a set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not "contributing" insurance, and this "non-contribution" provision shall take precedence over "non-contribution" provisions found in insurance or indemnity descriptions, policies, or contracts.

**Additional Provisions for Purchase Security:** This protection provides benefits only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to 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 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.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not 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, 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 this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via

additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit for eligible Visa 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 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 #VPS 500-50K-90D – 2013 (04/14)

PS-O

## Lost Luggage Reimbursement

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### **Reimbursement Level:**

**One thousand two hundred and fifty dollars (\$1,250.00)**

### **What is this benefit?**

When You take a trip and pay for the entire cost of Common Carrier tickets with Your eligible Visa card, You may be eligible to receive reimbursement if Your Checked Luggage or Carry-on Baggage and/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 one thousand two hundred and fifty dollars (\$1,250.00) per trip, 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 card issued in the United States. Only Your Checked Luggage is covered.

### **What is covered?**

The value of Your Checked Luggage and its contents are covered up to one thousand two hundred and fifty dollars (\$1,250.00) 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 resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection)
- Loss resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection)
- Business Items, cellular telephones, or art objects

### **Definitions**

**Business Items** means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).

**Carry-on Baggage** means the baggage which You personally carry onto the Common Carrier and for which You retain responsibility.

**Checked Luggage** means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

**Common Carrier** means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines.

**Eligible Person** means a Visa cardholder who pays for the specific occasions covered by using the eligible Visa card.

**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 card.

### **Filing an Extended Warranty Protection Claim**

#### **What do I do if my luggage or its contents are lost or stolen?**

Immediately notify the Common Carrier to begin their claims process.

Call the Benefit Administrator at 1-800-757-1274, or call collect outside the U.S. at 804-673-6496. Notification to the Benefit Administrator must be made within twenty (20) days from the date the luggage was lost or stolen.

The Benefit Administrator will answer any questions You may have and send You a special claim form.

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

### **How do I file a claim?**

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

- The completed claim form
- A copy of Your Visa card statement, charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for with Your eligible Visa card
- 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

### **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 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 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 Benefit have been complied with fully.

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

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify You at least thirty (30) days in advance. This information is a description of the benefit provided to You as a Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VLUGOPTV2 – 2013 (04/14)

LL-1250-O

# Personal Identity Theft

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## **What is this benefit?**

The Personal Identity Theft benefit provides reimbursement for covered expenses you incur to restore your identity, up to a maximum of \$2,500, as a result of a Covered Stolen Identity Event. Theft or unauthorized or illegal use of your name, transaction card account or account number, Social Security number, or any other method of identifying you, is considered a "Covered Stolen Identity Event."

## **Who is eligible for this benefit?**

You are eligible for this benefit if you are a valid cardholder whose name is embossed on an eligible U.S. issued Visa card, and you reside in the United States or Canada.

## **What is covered?**

Covered costs/expenses under this benefit are:

- Costs to re-file applications for loans, grants, or other credit or debt instruments that were originally rejected by the lender solely on the basis of incorrect information the lender received as a result of a Covered Stolen Identity Event



- Costs to report a Covered Stolen Identity Event or to amend or correct records with your true name or identity as a result of a Covered Stolen Identity Event: including costs incurred for notarizing affidavits or other similar documents, costs for long-distance telephone calls, and costs for postage
- Costs for a maximum of four (4) credit reports requested as a result of a Covered Stolen Identity Event from any entity approved by the Benefit Administrator
- Actual lost wages for your time away from your work premises solely as part of your efforts to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event
- Reasonable fees for an attorney appointed by the Benefit Administrator and related court fees approved by the Benefit Administrator for suits brought against you by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods or services or default on a loan as a result of a Covered Stolen Identity Event

#### **What is not covered?**

- Any dishonest, criminal, malicious, or fraudulent acts by you
- Any damages, loss, or indemnification unless otherwise stated in this Guide to Benefit
- Costs associated with any legal action or suit other than those set forth in this Guide to Benefit
- Sick days and any time taken from self-employment
- Any costs as a result of theft or unauthorized use of an account by a person to whom the account has been entrusted

#### **Where am I covered?**

Payment for covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada.

#### **Filing A Personal Identity Theft Claim**

##### **How do I file a claim?**

Immediately call the Benefit Administrator at **1-866-679-5660**, or call **collect outside the U.S. at 303-967-1096** when you have reason to believe a Covered Stolen Identity Event has occurred. Provide information including, but not limited to, how, when, and where the Covered Stolen Identity Event occurred. The Benefit Administrator may also require other information or documents about the event.

##### **What documents do I need to submit with my claim?**

A signed, sworn proof of loss or affidavit containing the information requested by the Benefit Administrator must be submitted within sixty (60) days.

##### **How will I be reimbursed?**

Once your claim has been verified, under normal circumstances, you will be reimbursed within five (5) business days of receipt and approval of all your required documents.

### Do I have to do anything else?

- If you reasonably believe that a law may have been broken, you must promptly file a report with the police
- You must take all reasonable steps to mitigate possible costs, including cancellation of any affected debit, credit, or similar card in the case of a Covered Stolen Identity Event.

**Additional Provisions for Personal Identity Theft:** This benefit applies only to you, the primary eligible Visa cardholder. You must use due diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by the benefit.

If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report a Covered Stolen Identity Event, a claim file will be opened and shall remain open for six (6) months from the date of the Covered Stolen Identity Event. 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 Covered Stolen Identity Event.

After the Benefit Administrator has paid your claim of loss or damage, 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.

No legal action for a claim may be brought 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 this Guide to Benefit have been complied with fully.

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

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

FORM #VPID – 2013 (04/14)

PIT-O

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## Visa Concierge Services

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Visa Concierge\* Services offers you information and recommendations 24x7x365 on valuable travel and entertainment services while you are home or away. Below are services available to you:

### **Travel Information and Assistance –**

- Flight, hotel, and car rental reservations
- Pre-trip information for major destinations:
  - International currency, exchange rates, ATM locations, vaccination requirements, visa/passport requirements, local weather, and much more
  - Local sights/attractions, exhibitions, festivals, museums, holidays, and other tourist information in the area where you are traveling

### **Entertainment Planning –**

- Provide assistance with restaurant reservations or booking reservations on your behalf
- Make reservations or provide tee time information on golf courses and/or resorts. You can also receive detailed information about the requested course such as name, address, number of holes, golf pro name, etc.
- Provide assistance in obtaining tickets to musicals, plays, concerts, ballets, operas, museums, and sporting events, etc.
- Provide information on leisure tours, tennis courts, health and fitness clubs, shopping location information while traveling, and more

### **Business Services –**

- Provide emergency translation services
- Locate and arrange for business equipment rentals and meeting facilities
- Relay protocol and etiquette information

### **Specialty Services –**

- Provide information on and make arrangements for floral or gift basket delivery
- Undertake specialty research and specialty shopping requests by utilizing all available resources
- Place a reminder telephone call or send an email at any specified time period requested

### **The following services are not provided by Visa Concierge Services:**

- Ability to gain special access to restaurants
- Ability to gain special access to sold out venues or popular events; however, there are current relationships with ticket brokers who may be able to provide access at current market prices at time of booking.
- Discounts
- Extensive planning services such as assistance in wedding planning is not available; however, the concierges can assist by locating a wedding planner for you.
- Local errand-running services or local personal services such as babysitting; however, the concierges can provide professional recommendations (excluding medical recommendations). Professional

recommendations would normally be for services that have a significant local presence, and can demonstrate they are licensed and insured (for example, for maid cleaning services, a corporate entity such as Merry Maids® would be recommended, rather than a local person).

- Services which are illegal, unethical, or immoral
- Vacation packages cannot be assembled and are not available
- Cruises are not available; however, the concierge can recommend a local travel agency that can recommend/book cruises.

To learn more about Visa Concierge Services, contact us at **1.800.895.8518**; or collect at 1.804.965.8400.

\* Certain restrictions and limitations apply. The costs for goods or services purchased through Visa Concierge Services are the cardholder's responsibility.