

Business Elite Signature Card

Your Visa Guide to Benefits

Your Guide to Benefits describes the benefits in effect as of 9/1/22. Benefits information in this guide replaces any prior benefits information You may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.

For questions about your account, balance, or rewards please call the customer service number on the back of your card or on your statement.

Travel and Emergency Assistance Services

Emergencies can escalate quickly when You are traveling away from home. Something that is relatively straight forward when You are not traveling, like replacing prescription medication, can be a difficult task when You are dealing with local laws or language barriers.

Travel and Emergency Assistance Services are made available to help You in case of an emergency while You are traveling away from home. The Benefit Administrator can connect You with the appropriate local emergency and assistance resources available, 24 hours a day, 365 days a year.

Please note 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.

What are Travel and Emergency Assistance Services and how do I use these services when I need them?

Travel and Emergency Assistance Services are made available to You, if You are a cardholder of an eligible card issued in the United States. You, Your Immediate Family Members and business associates are also eligible to use these services. Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

To use the services, simply call the toll-free, 24-hour Benefit Administrator line at 1-800-397-9010. If You are outside the United States, call collect at 1-303-967-1093.

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. 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. **All costs are Your responsibility.**
- **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 personal account. **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 from Your personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **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 Immediate Family Members or 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. **All costs are Your responsibility.**
- **Emergency Ticket Replacement** — helps You through Your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to You, should You lose Your ticket. **All costs are Your responsibility.**
- **Lost Luggage Locator Service** — can help You through the Common Carrier's claim procedures or can arrange shipment of replacement items if an airline or Common Carrier loses Your checked luggage. **You are responsible for the cost of any replacement items shipped to You.**
- **Emergency Translation Services** — provides telephone assistance in all major languages and helps find local interpreters, if available, when You need more extensive assistance. **All costs are Your responsibility.**
- **Prescription Assistance and Valuable Document Delivery Arrangements** — can help You fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. **All costs are Your responsibility.**
- **Pre-Trip Assistance** — can give You information on Your destination before You leave — such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

Definitions

Common Carrier means any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.

Immediate Family Member means Your Spouse or dependent children under twenty-two (22) years old.

You or Your means an eligible person whose name is embossed on an eligible U.S. issued card, and You reside in the United States.

Additional provisions for Travel and Emergency Assistance Services

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

FORM #TEASB — 2017 (04/17) TEAS-SB

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

Auto Rental Collision Damage Waiver

No cardholder wants to incur the expense of repairing or replacing a rented car. But accidents do happen, and vehicles do get stolen. No matter what happens to Your rental car, You can be covered with Auto Rental Collision Damage Waiver.

Auto Rental Collision Damage Waiver reimburses You for damages caused by theft or collision -- up to the Actual Cash Value of most rented cars. Auto Rental Collision Damage Waiver covers no other type of loss. For example, in the event of a collision involving Your rented vehicle, damage to any other driver's car or the injury of anyone or anything is not covered. Rental periods of thirty-one (31) consecutive days are covered. (Longer rental periods, however, are **not** covered.)

You are eligible if Your name is embossed on an eligible card issued in the United States or if You are authorized by Your company to rent an eligible vehicle using the company's eligible Account, as long as the rental is purchased entirely with the Account. Only You, as the primary renter of the vehicle, and any additional drivers permitted by the Rental Car Agreement are covered.

How Auto Rental Collision Damage Waiver works with other insurance

Auto Rental Collision Damage Waiver covers theft, damage, valid loss-of-use charges imposed and substantiated by the auto rental company, administrative fees and reasonable and customary towing charges, due to a covered theft or damage to the nearest qualified repair facility.

If the Rental Vehicle is for commercial and/or business purposes, Auto Rental Collision Damage Waiver benefit acts as primary coverage, and You may be reimbursed for up to the actual cash value of the vehicle.

If the rental vehicle is for personal reasons, this benefit is secondary coverage, supplemental to Your personal automobile insurance, meaning You may only be reimbursed for the amount of Your personal insurance deductible or other charges, including valid administrative and loss-of-use charges not covered under Your personal insurance policy. If You are renting outside Your country or residence, or if You do not have automobile insurance, Auto Rental Collision Damage Waiver acts as primary coverage.

How to use Auto Rental Collision Damage Waiver

- 1) Use Your card to initiate and complete Your entire car rental transaction.
- 2) Review the auto rental agreement and decline the rental company's collision damage waiver (CDW/LDW) option, or a similar provision, **as accepting this coverage will cancel out Your benefit.** If the rental company insists that You purchase their insurance or collision damage waiver, **call the Benefit Administrator for assistance at 1-800-397-9010. Outside the United States, call collect at 1-303-967-1093.**

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

This benefit is in effect during the time the rental car is in Your (or an authorized driver's) control, and it terminates when the rental company reassumes control of their vehicle.

This benefit is available in the United States and most foreign countries (**with the exception of Israel, Jamaica, the Republic of Ireland or Northern Ireland**). However, this benefit is not available where precluded by law, or where it's in violation of the territory terms of the auto rental agreement, or when prohibited by individual merchants. **Because regulations vary outside the United States, check with Your auto rental company and the Benefit Administrator before You travel, to be sure that Auto Rental Collision Damage Waiver will apply.**

Vehicles not covered

Certain vehicles are **not** covered by this benefit. The non-covered vehicles consist of expensive, exotic, and antique cars; cargo vans; certain vans; vehicles with an open cargo bed; trucks; motorcycles; mopeds; motorbikes; limousines; and recreational vehicles.

Examples of expensive or exotic cars are the Alfa Romeo, Aston Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce, and Tesla. However, selected models of Audi, BMW, Mercedes-Benz, Cadillac, Infiniti, Land Rover, Lexus, Lincoln, and Range Rover **are** covered.

An antique car is defined as one that is over twenty (20) years old, or one that has not been manufactured for ten (10) years or more.

Vans are not covered. But those designed as small-group transportation vehicles (seating up to nine [9] people, including the driver) **are** covered.

If You have questions about a specific vehicle's coverage or organization where the vehicle is being reserved, call the Benefit Administrator at 1-800-397-9010 or call collect outside the United States at 1-303-967-1093.

Related instances and losses not covered

- Any obligation You assume under any agreement (other than the deductible on Your personal auto policy)
- Any violation of the auto rental agreement or this benefit
- Injury of anyone, or damage to anything, inside or outside the Rental Vehicle
- Loss or theft of personal belongings
- Personal liability

- Expenses assumed, waived, or paid by the auto rental company, or its insurer
- The cost of any insurance, or collision damage waiver, offered by or purchased through the auto rental company
- Depreciation of the Rental Vehicle caused by the incident including, but not limited to, “diminished value”
- Expenses reimbursable by Your insurer, employer, or employer’s insurance
- Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband, or illegal activities
- Wear and tear, gradual deterioration, or mechanical breakdown
- Items not installed by the original manufacturer
- Damage due to off-road operation of the Rental Vehicle
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)
- Confiscation by authorities
- Vehicles that do not meet the definition of covered vehicles
- Rental periods that either exceed, or are intended to exceed thirty-one (31) consecutive days
- Leases and mini leases
- Theft or damage as a result of the authorized driver’s and/or cardholder’s lack of reasonable care in protecting the Rental Vehicle before and/or after the damage or theft occurs (for example, leaving the car running and unattended)
- Theft or damage reported more than forty-five (45) days* after the date of the incident
- Theft or damage for which a claim form has not been received within ninety (90) days* from the date of the incident
- Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days after the date of the incident
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland

***Not applicable to residents in certain states**

Filing a claim

It is Your responsibility as a cardholder to make every effort to protect Your Rental Vehicle from damage or theft. If You have an accident, or Your Rental Vehicle has been stolen, immediately call the Benefit Administrator at **1-800-397-9010** to report the incident, regardless of whether Your liability has been established. Outside the United States, call collect at **1-303-967-1093**.

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

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

What You must submit to file a claim

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

- A copy of the accident report form
- A copy of the initial and final auto rental agreements (front and back)
- A copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged vehicle, if available

- A police report, if obtainable
- A copy of the demand letter which indicates the costs You are responsible for and any amounts that have been paid toward the claim.

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

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

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

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

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

Finalizing Your claim

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

Transference of claims

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

Definitions

Account means Your credit or debit card accounts.

Actual Cash Value means the amount a Rental Vehicle is determined to be worth based on its market value, age and condition at the time of loss.

Eligible Person means a cardholder who pays for their auto rental by using their eligible Account.

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

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

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

Additional provisions for Auto Rental Collision Damage Waiver

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

FORM #BCDW01 — 2017 (04/17) ARCDW-SB

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

Purchase Security

Life is full of surprises...some good surprises; and some, not so good.

For instance, Your son's brand new iPad got soaked, in a sudden rainstorm at summer camp. But, You bought the item with Your card so, You may be covered. Purchase Security protects new retail purchases made with Your eligible Account and/or rewards programs associated with Your covered Account within the first ninety (90) days from the date of purchase. To be eligible for this coverage, You need to purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your covered Account.

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

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

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

Purchase Security covers

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

Purchase Security does not cover

- Animals and living plants
- Antiques or collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items towable or attachable to any motorized vehicle
- Broken items, unless the result of a covered occurrence
- Computer software
- Items purchased for resale
- Items that are lost, or that "mysteriously disappear," meaning they vanished in an unexplained manner, with no evidence of wrongdoing by one person or several
- Items under the control and care of a common carrier (including the U.S. Postal Service, airplanes, or a delivery service)
- Items in Your baggage (unless hand carried, or under Your supervision or that of a companion You know); includes jewelry and watches, among other things
- Theft or damage stemming from abuse, fraud, hostilities (war, invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal); normal wear and tear; flood, earthquake, radioactive contamination; damage from inherent product defects
- Theft or damage from misdelivery, or voluntarily parting with property
- Medical equipment
- Perishable or consumable items, including cosmetics, perfumes, rechargeable batteries, among others
- Real estate and items intended for real estate, including hard-wired and hard-plumbed items, garage doors and openers, ceiling fans, among other items
- Rented and leased items

- Traveler's checks, cash, tickets, credit or debit cards, among other negotiable purchased instruments
- Items used or pre-owned (Refurbished items will not be considered used or pre-owned as long as accompanied by a warranty)

Filing a Purchase Security claim

Call the Benefit Administrator at 1-800-397-9010, or call collect outside the U.S. at 1-303-967-1093, within sixty (60) days of the damage or theft (if You wait longer, coverage may be denied). The Benefit Administrator will ask for some preliminary claim information, answer Your questions and send You a claim form. When You submit Your claim, be sure to include all information regarding Your claim including the time, place, cause and the amount to either replace or repair the item.

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

This benefit also pays for the outstanding deductible portion of Your insurance or indemnity for eligible claims. The maximum total limit of liability is up to ten thousand dollars (\$10,000.00) per claim occurrence and fifty thousand dollars (\$50,000.00) per cardholder. You will receive no more than the purchase price as recorded on the eligible card receipt.

When a protected item is part of a pair or set, You will receive no more than the value (as described above) of the particular part or parts, stolen or damaged, regardless of any special value that item may have as part of such a pair or set, and no more than the proportionate part of an aggregate purchase price of such pair or set.

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

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

Please submit the following documents:

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

- Any other documents necessary to substantiate Your claim

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

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

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

How will I be reimbursed?

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

- A damaged item may be repaired, rebuilt, or replaced, while a stolen item will be replaced. Typically, You will receive notice about this decision within fifteen (15) days upon receipt of Your claim documentation.
- You may receive payment to replace Your item, an amount not more than the original purchase price, less shipping and handling charges, up to ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder. You will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less. Under normal circumstances, reimbursement will take place within five (5) business days.

Extended Warranty Protection

Product warranties can be inconvenient and cumbersome to use.

Let's say You purchased a great gadget about a year ago, but it just stopped working, and You can't find Your sales receipt and warranty information. For all too common situations like these, Extended Warranty Protection can help.

Extended Warranty Protection provides You with valuable features that help You manage, use and extend the warranties for eligible items purchased on Your covered Account and/or rewards programs associated with Your covered Account. Services include Warranty Registration and Extended Protection. You are eligible for this benefit if You are a cardholder of an eligible card issued in the United States and You purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your covered Account.

Here's how Warranty Registration works

When You purchase an eligible item that carries a manufacturer's warranty, You can register Your purchase by calling **1-800-397-9010** or **call collect outside the U.S. at 1-303-967-1093**. You can also register Your purchase online at www.cardbenefitservices.com.

The Benefit Administrator will tell You where to send Your item's sales receipt and warranty information, so they can be kept on file should You need them.

If You choose not to register Your item, be sure to keep Your monthly billing statement reflecting the purchase, the itemized sales receipt, the original manufacturer's written U.S. warranty and any additional warranty in a safe place. These documents will be required to verify Your claim.

Here's how Extended Protection works

Your warranty coverage can be doubled up to one (1) additional year on eligible warranties of three (3) years or less. For example, a manufacturer's warranty of three (3) months would be provided with an additional three (3) months of coverage for a combined total of six (6) months of coverage, and a warranty for six (6) months would be provided with an additional six (6) months of coverage for a combined total of twelve (12) months of coverage. However, if the manufacturer's warranty is for three (3) years, it would only be extended one (1) additional year.

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

The benefit covers purchases made both inside and outside the U.S. The eligible item must have a valid original manufacturer's U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or an assembler warranty.

What Extended Protection does not cover

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty
- Items purchased for resale
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Rented or leased items
- Computer software
- Medical equipment
- Used or pre-owned items (Refurbished items will be covered as long as it has a warranty with it and would not be considered used or pre-owned)

Filing an Extended Protection claim

To file a claim, call the Benefit Administrator at **1-800-397-9010 (or call collect outside the U.S., at 1-303-967-1093)**, immediately after the failure of Your covered item. **Please note that if You do not notify the Benefit Administrator within sixty (60) days of product failure, Your claim may be denied.**

The Benefit Administrator will request preliminary claim information, direct You to the appropriate repair facility, and send You the claim form. Gift recipients of eligible items are also covered, but they must provide all the documents needed to substantiate their claim.

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

What You must submit to file a claim

Fill out and sign the claim form the Benefit Administrator sent You, then submit the form **within ninety (90) days** of the product failure, along with the following documents:

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

- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- A copy of the itemized sales receipt
- A copy of the original manufacturer's written U.S. warranty, and any other applicable warranty
- A description of the item and its serial number, and any other documentation deemed necessary to substantiate Your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts)
- The original repair estimate or repair bill, indicating cause of failure
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

All claims must be fully substantiated.

For faster filing, or to learn more about Extended Warranty Protection, visit www.cardbenefitservices.com

How will I be reimbursed?

If You have substantiated Your claim and met the terms and conditions of the benefit, Your item will be replaced or repaired **at the Benefit Administrator's discretion**, but for no more than the original purchase price of the covered item, as recorded on Your credit card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and a maximum of fifty thousand dollars (\$50,000.00) per cardholder. **You will only be reimbursed up to the amount charged to Your Account or the program limit**, whichever is less. Under normal circumstances, reimbursement will occur within five (5) business days of the receipt and approval of all required documents.

If Your item is to be repaired, 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 this benefit.

Definitions

Account means Your credit or debit card accounts.

Eligible Person means a cardholder who pays for their purchase by using their eligible Account and/or rewards program associated with their covered Account.

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

Additional provisions for Purchase Security and Extended Protection

- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.

- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

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

Trip Delay Reimbursement

Having a Covered Trip delayed can mean more than just lost time; it can also create an additional cost that You weren't expecting to pay.

Trip Delay Reimbursement covers up to a maximum of **three hundred (\$300.00) dollars** for each purchased ticket, for reasonable additional expenses incurred when a Covered Trip You purchased with Your eligible Account and/or rewards program associated with Your covered Account is delayed for more than twelve (12) hours. The benefit is limited to one claim per Covered Trip. To be eligible for this coverage, You need to purchase either a portion or the entire cost of Your Common Carrier fare using Your Account.

You, Your spouse and Your dependent children under twenty-two (22) years of age are automatically covered when You charge Your Covered Trip's Common Carrier fare to Your eligible Account and/or rewards program associated with Your covered Account.

This benefit is supplemental coverage, which means that reasonable expenses during the delay not otherwise covered by Your Common Carrier, another party or Your primary personal insurance policy, may be reimbursed up to a maximum of three hundred dollars (\$300.00) per ticket. You will be refunded the excess amount once all other reimbursement has been exhausted up the limit of liability.

What is covered?

Your reasonable additional expenses, such as meals and lodging, may be reimbursed as long as:

- A portion of the fare was purchased with an eligible Account and/or rewards program associated with Your covered Account
- Your Covered Trip was delayed for more than twelve (12) hours due to Covered Hazards
-

- Your Covered Trip is for a period of travel that does not exceed three hundred and sixty-five (365) days

What is not covered?

- Any delay due to a Covered Hazard which was made public or made known to You prior to Your departure.
- Any pre-paid expenses related to Your Covered Trip, such as tour or activity fees associated with Your Covered Trip.

How to file a Trip Delay Reimbursement claim

Within thirty (30) days of the Covered Trip delay, call the Benefit Administrator at **1-800-840-4735, or call collect outside the U.S. at 1-804-673-7683**. The Benefit Administrator will ask You for some preliminary claim information and send You a claim form.

Within ninety (90) days of the date of Your Covered Trip delay, return Your completed and signed claim form and the requested documentation below to the following address:

Card Benefit Services
P.O. Box 72034
Richmond, VA 23255

Please submit the following documents:

- A copy of the detailed original and updated travel itinerary and/or the Common Carrier tickets
- A copy of Your monthly billing statement (showing the last four (4) digits of the Account number) confirming the Common Carrier ticket was charged to the covered Account. Only applicable if the travel itinerary does not reflect the last 4 digits of the Account number.
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- Tickets reflecting the total amount charged for the claimed Covered Trip
- A statement from the Common Carrier explaining the reason for the delay
- Copies of itemized receipts for Your claimed expenses. For food expenses, receipts are required, however itemized receipts are only required for bills of fifty dollars (\$50.00) or more per covered traveler.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Failure to contact the Benefit Administrator or return the completed claim form and documentation within the time periods indicated above may result in the denial of Your claim.

For faster filing, or to learn more about Trip Delay Reimbursement, visit www.eclaimslines.com

Definitions

Account means Your credit or debit card accounts.

Common Carrier means any land, water, or air conveyance operating for hire under a valid license for the transportation of passengers 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 or rental vehicles.

Covered Trip means a period of travel that does not exceed three hundred and sixty-five (365) days away from the Eligible Person's residence to a destination other than the Eligible Person's city of residence for which the Eligible Person charges the cost of transportation by Common Carrier to the Account and/or rewards programs associated with the covered Account.

Covered Hazards means equipment failure, inclement weather, strike and hijacking/skyjacking.

Eligible Person means a cardholder who pays for their Covered Trip by using their eligible Account and/or rewards programs associated with their covered Account.

Family Member means Your spouse or legally dependent children under age twenty-two (22) [twenty-five (25) if enrolled as a full-time student at an accredited university].

You or Your means an Eligible Person or Your Family Members who charged their Covered Trip to Your eligible Account and/or rewards programs associated with Your covered Account.

Additional provisions for Trip Delay Reimbursement

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

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-840-4735, or call collect outside the U.S. at 1-804-673-7683.

Trip Cancellation and Interruption

Sometimes the unexpected happens and Your travel arrangements don't go as planned.

You've done a great job preparing for Your Trip. Your flights have been booked, You confirmed Your reservation with Your hotel, and You even rented a car so You can sightsee. But what if You have to cancel Your Trip because of the death of an Immediate Family Member? What if the airline You booked Your flight through declares bankruptcy? Fortunately, the Trip Cancellation and Interruption benefit is available to help You with these unforeseen circumstances that could disrupt Your travel plans.

The Trip Cancellation and Interruption benefit pays the amount charged to the card up to \$2,500.00 per Insured Person for the Non-Refundable Common Carrier ticket(s) that You paid for with Your covered Account and/or Rewards programs associated with Your covered Account. You, Your Spouse (or Domestic Partner) and Your Dependent Children are eligible for coverage if You charge any portion of the Trip cost to Your Account, less redeemable certificates, vouchers, or coupons, or Rewards program associated with Your covered Account. The Trip Cancellation and Interruption benefit has a maximum Benefit Amount of \$5,000.00 per Trip and a maximum Benefit Amount of \$10,000.00 per year.

If the Insured Person suffers a loss under multiple Benefits described above, then only one Benefit Amount will be paid. This Benefit Amount shall be the largest Benefit Amount applicable under all such Benefits.

The Trip Cancellation or Interruption must be caused by or result from:

1. Accidental Bodily Injury or Loss of Life or Sickness of either the Insured Person or Traveling Companion, which prevents the Insured Person or Traveling Companion from traveling on the Trip
2. Accidental Bodily Injury, Loss of Life, or Sickness of an Immediate Family Member of the Insured Person or Traveling Companion when the Accidental Bodily Injury or Sickness is considered life threatening, requires hospitalization, or such Immediate Family Member requires the care of the Insured Person or Traveling Companion
3. Change in military orders of the Insured Person or the Insured Person's Spouse
4. A Terrorist Incident within 25 miles of the Insured Person or Traveling Companion's place of permanent residence within 30 days of the Insured Person's scheduled departure, or a Terrorist Incident within 25 miles of an airport, booked lodging, and/or Host at Destination location listed on the Insured Person's itinerary within 30 days of the Insured Person's scheduled arrival
5. A Travel Warning due to terrorism issued by the branch of the United States Government with jurisdiction to issue such warning for the immediate vicinity of the Insured Person's or Traveling Companion's place of permanent residence within 10 days of the Insured Person's or Traveling Companion's scheduled departure; or a Travel Warning due to terrorism issued by the United States Department of State or other branch of the United States Government with jurisdiction to issue such warning for a geographic area within 50 miles of an airport, booked lodging, and/or Host at Destination location that is in effect within 30 days immediately preceding the Insured Person's or Traveling Companion's scheduled departure
6. Hijacking
7. Call to jury duty or subpoena by the courts, either of which cannot be postponed or waived

8. An Insured Person's or Traveling Companion's place of permanent residence being made uninhabitable, being burglarized, or damaged by fire or flood
 9. An Insured Person's or Traveling Companion's lodging accommodations at the destination of the Trip being made uninhabitable
 10. Named Storm Warning
 11. The death or hospitalization of Insured Person's Host at Destination
 12. Quarantine of an Insured Person or Traveling Companion imposed by a Physician or by a competent governmental authority having jurisdiction, due to health reasons
 13. An organized strike affecting public transportation which causes the Insured Person or Insured Person's Traveling Companion to a) miss at least 20% of the scheduled duration of the Trip; or b) miss the departure of a prepaid cruise, or tour (booked through a Tour Operator) that the Insured Person is scheduled to take
 14. Severe Weather which prevents a reasonable and prudent person from traveling or continuing on a Trip that occurs:
 - 1) at the point of origin of the Trip
 - 2) in the path between the Insured Person's place of permanent residence and the point of origin of the Trip
 - 3) within fifty (50) miles of the airport, terminal, station, booked lodging, and/or Host at Destination location listed on the Insured Person's travel itinerary; and which:
 - impacts a reasonable and prudent person's ability to: (a) safely travel to the departure point of a Common Carrier on which the Insured Person is scheduled to travel; or (b) safely remain at a booked Licensed Provider of Lodging, or a Host at Destination location listed on the Insured Person's travel itinerary
 - causes the cessation of operation of a Common Carrier for which the Insured Person is scheduled to travel provided that such cessation of operation causes the Insured Person to: (a) miss at least 20% of the scheduled duration of the Trip; or (b) miss the departure of a prepaid cruise, or tour (booked through a Tour Operator) that the Insured Person is scheduled to take
 - causes a Licensed Provider of Lodging with which the Insured Person has booked accommodations to cease normal operations
- The Insured Person or an Immediate Family Member:
 - a) traveling while on a waiting list for specified medical treatment; or b) traveling for the purpose of obtaining medical treatment
 - Travel arrangements that are scheduled to take place after the 26th week of pregnancy
 - Any pregnancy associated with an assisted reproductive program, including but not limited to in vitro fertilization
 - Any multiple pregnancy with or without complications which occurs prior to the initial deposit date or booking date of the Trip
 - Suicide, attempted suicide, or intentionally self-inflicted injuries
 - Change in plans, financial circumstances and any business or contractual obligations of the Insured Person, Traveling Companion, Immediate Family Member of the Insured Person or Immediate Family Member of the Traveling Companion
 - In regard to coverage being provided due to a Terrorist Incident, no coverage shall apply to Trips booked to any area known to be associated with Terrorist Activity
 - Any loss due to the voluntary surrender of unused vouchers, tickets, credits, coupons or travel privileges available to the Insured Person from the Travel Supplier prior to their issued expiration date
 - Disinclination to travel due to civil unrest
 - Failure of the Insured Person or a Traveling Companion to obtain necessary visas, passports, or other documents required for travel
 - The Insured Person's commission or attempted commission of any illegal act including but not limited to any felony
 - The Insured Person being intoxicated while operating a motorized vehicle; intoxication is defined by the laws of the jurisdiction where such loss occurs
 - An Insured Person's disinclination to travel due to an epidemic or pandemic
 - Default of the Common Carrier resulting from Financial Insolvency or Financial Insolvency of a Travel Agency, Tour Operator or Travel Supplier
 - Any loss caused by or resulting from, directly or indirectly, war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss; war does not include terrorism

The death, Accidental injury, disease or physical illness must be verified by a Physician and must prevent You from traveling on the Trip.

Note: Common Carriers may issue a credit voucher for the value of the unused ticket. A fee may be associated with changing or canceling the ticket. Reimbursement of fee may be eligible at time of loss. Most Common Carrier credit vouchers expire in one year. Proof of unused credit voucher can be submitted for reimbursement after expiration. Payment will not exceed either the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger(s) fare(s), or up to \$2,500.00.

The following exclusions apply to Trip Cancellation and Interruption

No Trip Cancellation or Interruption benefits will be paid for loss caused by or resulting from:

- A Pre-existing Condition
- The Insured Person or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol

The following exclusions apply to Trip Interruption only

No Trip Interruption benefits will be paid for loss caused by or resulting from:

- Travel arrangements cancelled or changed by a Travel Supplier unless the cancellation is the result of Severe Weather or an organized strike affecting public transportation or unless specifically covered herein
- Any event or circumstance unrelated to Accidental Bodily Injury, Loss of Life, or Sickness which occurs or commences prior to the initial deposit date or booking date of the Trip
- Any Terrorist Incident or Travel Warning that occurred within 25 miles of the Insured Person's or Traveling Companion's place of permanent residence within 30 days prior to the initial deposit date or booking date of the Trip

- A Terrorist Incident within 25 miles of an airport, booked lodging, and/or Host at Destination location listed on the Insured Person's itinerary within 30 days of the Insured Person's initial deposit date or booking date of the Trip

Please pay special attention to these conditions of the Trip Cancellation and Interruption Benefit

- The Travel Supplier's cancellation provisions in effect at the time the Travel Supplier is notified of a cancellation
- If the Insured Person suffers a loss causing Trip Cancellation or Trip Interruption, the Insured Person must immediately notify the appropriate Travel Supplier. If such notification by the Insured Person does not occur and failure to notify the Travel Supplier results in the surrender of Non-Refundable eligible travel expenses that would have otherwise been refundable had the Insured Person notified the Travel Supplier, no benefit shall be payable. If a loss prevents the Insured Person from providing the notification, the benefit may still apply.
- No coverage will be provided for a Trip that is scheduled to last longer than sixty (60) days. If a Trip exceeds sixty (60) days in duration, We will only reimburse the pro-rated portion of any Non-Refundable pre-paid eligible travel expenses up to the first sixty (60) days of the Trip.
- In no event will We pay more than the benefit amount. In no event will We pay more than the Maximum Benefit Amount per twelve (12) Month Period in any twelve (12) consecutive month period regardless of the number of Trip Cancellation or Trip Interruption claims made in that twelve (12) month period. Payment is also limited to the Maximum Benefit Amount per Trip.
- In the event that an Insured Person's Trip Cancellation or Trip Interruption results in a credit for future travel, accommodations, or other consideration being issued by the Travel Supplier, no benefits shall be payable for that portion of the eligible travel expenses which such credit represents until such credit expires.
- No benefit will be paid for any eligible travel expense unless a portion of such eligible travel expense has been charged to the Account.
- In no event shall the Benefit Amount payable exceed the actual amount charged to an Account of the Insured Person for eligible travel expenses.
- The Trip Cancellation and Trip Interruption benefit is payable on an excess basis over and above any amount due from any other valid or collectible travel insurance purchased for the same Trip by the Insured Person or any other form of reimbursement available from the Travel Supplier.
- If any or all of the Trip was paid for using redeemable Rewards, the Insured Person will be reimbursed each point redeemed at a rate of \$.01 per reward unit.

How to file a Trip Cancellation or Interruption claim

Within ninety (90) days of the Trip Cancellation or Interruption or as soon as reasonably possible, You must provide (written) claim notice to the Plan Administrator. The Plan Administrator will ask You for some preliminary information and send You the appropriate claim forms. **Failure to give notice within ninety (90) days will not invalidate or reduce any otherwise valid claim, if notice is given as soon as reasonably possible.**

When the Plan Administrator receives notice of a claim, the Plan Administrator will send You forms for giving proof of loss within fifteen (15) days. If You do not receive the forms, You should send the Plan Administrator a written description of the loss.

Answers to specific questions can be obtained by writing to the **Plan Administrator**. To make a claim, please contact the **Plan Administrator**:

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

Please return Your completed and signed claim form and the documents listed below as soon as possible to the Plan Administrator:

- A copy of Your monthly billing statement or the travel itinerary (showing the last four [4] digits of the Account number) confirming the Common Carrier ticket was purchased using the covered Account and/or Rewards programs associated with Your covered Account.
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized.
- Confirmation of the Non-Refundable amounts for the unused Common Carrier tickets and/or travel vouchers
- Confirmation that the tickets were cancelled with the Common Carrier
- A copy of the travel itinerary showing the passenger names and ticket cost
- Confirmation of the reason for the Trip Cancellation; (completed attached physician statement, confirmation of death of Immediate Family Member or documentation confirming any other cause of loss)
- A copy of the cancellation or refund policies of the Common Carrier, Tour Operator or Travel Supplier

To view the status of your claim and to securely upload documents for Trip Cancellation/ Interruption Benefit, visit www.myclaimsagent.com (use website code: 001)

Or mail the completed and signed claim form and all required documents to:

Claim Benefit Services
P.O. Box 459084
Sunrise, FL 33345

If You choose to mail Your documents, please send a copy of Your documents and retain the originals for Your records. Claim Benefit Services is unable to return any submitted documents. You will be contacted by a claim adjuster if additional information or documentation is required.

Definitions

Accident or Accidental means a sudden, unforeseen, and unexpected event which: happens by chance; arises from a source external to the injured person; is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof; occurs while the Insured Person is insured under this policy which is in force; and is the direct cause of loss.

Accidental Bodily Injury means Bodily Injury, which: 1) is Accidental; 2) is the direct cause of a loss; and 3) occurs while the Insured Person is insured under this policy, which is in force.

Account means eligible credit card accounts.

Benefit Amount means the loss amount at the time the entire cost of the passenger fare is purchased with an eligible Account and/or Rewards programs associated with Your covered Account.

Cardholder means an individual who is named on the Account card issued by Wells Fargo Bank, N.A.

Common Carrier means any commercially licensed motorized land, water or air Conveyance, operated by an organization organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. Common Carrier does not include Cruise Lines.

Dependent Child or Children means the Insured Person's unmarried child from the moment of birth, including a natural child, grandchild, stepchild or adopted child from the date of placement with the Insured Person. The Dependent Child must be primarily dependent upon such Insured Person for maintenance and support, and must be under the age of twenty-six (26) or classified as an Incapacitated Dependent Child. Incapacitated Dependent Child means any person who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the Insured Person for support and maintenance, as evidenced by United States income tax returns showing such person as dependent.

Domestic Partner means a person who is registered as a Domestic Partner or legal equivalent under laws of the governing jurisdiction, or who: 1) is at least 18 years of age and competent to enter into a contract; 2) is not related to the Primary Insured Person by blood; 3) has exclusively lived with the Primary Insured Person for at least twelve (12) consecutive months; 4) is not legally married or separated; and 5) has with the Primary Insured Person at least two (2) of the following financial arrangements: a) a joint mortgage or lease; b) a joint bank account; c) joint title to or ownership of a motor vehicle or status a joint lessee on a motor vehicle lease; or d) a joint credit card account with a financial institution. Neither the Insured Person nor the Domestic Partner can be married to, or in a civil union with, anyone else.

Financial Insolvency means the inability of an entity to provide travel services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations.

Host at Destination means a person with whom the Insured Person is sharing pre-arranged overnight accommodations at the host's usual principal place of residence.

Immediate Family Member means the Insured Person's Spouse, and parents thereof; sons and daughters, including adopted children and stepchildren, and spouses thereof; parents, including stepparents, and spouses thereof; brothers and sisters, and spouses thereof; grandparents and grandchildren, and spouses thereof; aunts or uncles, and spouses thereof; nieces or nephews, and spouses thereof; and Domestic Partner and parents thereof, including domestic partners of any individual of this definition. Immediate Family Member also includes legal guardians or wards.

Insured Person means the Cardholder, their Spouse or Domestic Partner, and Dependent Children.

Licensed Provider of Lodging means a hotel, inn, motel, bed and breakfast, or hostel. A Licensed Provider of Lodging does not include time shares, condominiums, or rentals of a private residence, regardless of whether such rental was brokered by a commercial real estate agent.

Loss of Life means death, including clinical death, determined by the local governing medical authorities.

Named Storm Warning means a warning issued by a meteorological society with jurisdiction to issue such warning, during dates of the Insured Person's scheduled travel, for a named storm that is occurring or is imminently expected to occur within fifty (50) miles of the airport, terminal, or station the Insured Person is scheduled to depart from or arrive to, or the Insured Person's booked Licensed Provider of Lodging, and/or Host at Destination.

A Named Storm Warning does not include a government's declaration of a state of emergency in absence of a storm warning issued by a meteorological society with jurisdiction to issue such warning, or a Named Storm Watch.

Physician means a licensed practitioner of the healing arts, acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include: 1) the Insured Person, Traveling Companion or an Immediate Family Member of the Insured Person or Traveling Companion; 2) the employer or business partner of the Insured Person or Traveling Companion; or 3) an Immediate Family Member of the Insured Person's or Traveling Companion's employer or business partner; or 4) a massage therapist; or 5) physical therapist; or 6) anyone employed by or acting on behalf of Wells Fargo Bank, N.A.

Pre-existing Condition means illness, disease or accidental injury of the Insured Person, Traveling Companion, or Immediate Family Member of the Insured Person or Traveling Companion, for which medical advice, diagnosis, care or treatment was recommended or received within the sixty (60) day period immediately prior to the initial deposit or booking date (whichever occurs first) of a Trip. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a treatment of illness or disease. Additionally, regular antenatal care, through 26 weeks gestation; provided it is a single, uncomplicated pregnancy which does not arise from services or treatment associated with an assisted reproductive program, including but not limited to in vitro fertilization; is not considered to be a treatment of illness or disease.

Quarantine means the Insured Person or Traveling Companion is forced into medical isolation by a recognized government authority, their authorized deputies, or medical examiners due to the Insured Person or Traveling Companion either having, or being suspected of having, a contagious disease, infection or contamination.

Non-Refundable means money (or Rewards) prepaid through use of a covered Account, if covered under the policy, for the Trip cost: 1) which will be forfeited under the terms of the agreement made with the Travel Supplier for unused travel arrangements; and 2) for which the Travel Supplier will not provide any other form of compensation; or 3) for which the Rewards administrator will not provide reimbursement of Rewards.

Rewards means points, miles, cash rewards, or any other type of redeemable rewards as well as any redeposit fees charged by a Rewards administrator, provided that all Rewards have been accumulated through use of the Wells Fargo Bank, N.A. Rewards program.

Severe Weather means any dangerous meteorological phenomena with the potential to cause major damage, serious social disruption, or loss of human life. Wildfire related smog at the point of origin of the Trip or within the vicinity of an airport, booked lodging, and/or Host at Destination location listed on the Insured Person's travel itinerary for which a health advisory has been issued by the appropriate government agency with jurisdiction to issue such advisory shall also be considered Severe Weather.

Spouse means the Insured Person's husband or wife who is recognized as such by the laws of the jurisdiction in which the Insured Person resides. Spouse includes Domestic Partners or Insured Persons joined by Civil Unions where applicable by law.

Terrorist Activity means multiple Terrorist Incidents or Travel Warnings related to terrorism that have occurred within the 12 months prior to the initial deposit date or booking date of a Trip located within 25 miles of an airport, booked lodging, and/or Host at Destination location listed on the Insured Person's itinerary.

Terrorist Incident means 1) the use or intended use of any bomb, nuclear, biological, or chemical agent dangerous to human life; 2) any violent act of a single individual resulting in mass casualties; or 3) any violent act of a Terrorist Cell resulting in mass casualties. The terrorist act must be intended to intimidate or coerce a civilian population; to influence the policy of a government by intimidation or coercion; or to affect the conduct of a government by mass destruction.

Travel Warning means a warning, issued by an Appropriate Authority, that travel is not advisable due to an imminent, credible, and specific terrorist threat. Travel Warning does not include general travel advisories in the absence of an imminent, credible, and specific terrorist threat.

Traveling Companion means an individual who has made advance arrangements with the Insured Person to travel together for all or part of the Trip.

Tour Operator means an entity which organizes travel components into packaged arrangements for sale directly to the traveling public.

Travel Agency means an entity with which travel arrangements were made and purchased by the Insured Person.

Travel Supplier means a Travel Agency, or Tour Operator, or Licensed Provider of Lodging, or rental car agency, or Rented Recreational Vehicle Provider, or commercial recreational excursion provider or Cruise Line, or airline, or railroad or other Common Carrier.

Trip means any travel booked through a Travel Supplier for which: 1) any portion of the cost has been charged to the Insured Person's Account issued by the Policyholder; or 2) any portion of the cost has been paid for with redeemable Rewards. Such Trip must occur while the insurance is in-force.

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

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

You or Yours means an Insured Person who purchases their trip using the Insured person's covered Account and/or Rewards programs associated with the Insured Person's covered Account.

Additional provisions for Trip Cancellation and Interruption

- As a handy reference guide, please read this and keep it in a safe place with Your other insurance documents.
- This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy, on file with the Policyholder: BNY Midwest Trust Company as trustee of the Chubb Financial Institution Group Insurance Trust for the Account of participating financial institutions. Policy#: 9908-48-37
- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives proof of loss. No legal action against the Provider may be brought more than two (2) years after the time for giving proof of loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic . The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Federal Insurance Company ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Plan Administrator provides services on behalf of the Provider.
- After the Plan Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Plan Administrator to the extent of the payment made to You. You must give the Plan Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

For more information about the benefit described in this guide, contact the Plan Administrator.

FORM #TRCAN — 2019 (05/19)

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Presenting Your Visa Signature Perks And Benefits*

Travel — Receive complimentary discounts and upgrades at top hotels, resorts, and cruise lines.

Entertainment — Your Wells Fargo Business Elite Signature Card gives you preferred event access, upgrades and savings.

Fine Wine & Food — Indulge your passion for everything gourmet with special dining and wine experiences.

Sports — Get up close and personal at once-in-a-lifetime sporting events. Plus treat yourself to premier golf outings and football game-day experiences.

Visa Signature Concierge** — Save time and make your life easier with the complimentary Visa Signature Concierge service. Just call anytime, 24 hours a day. The Visa Signature Concierge service can help you find tickets to the top sports and entertainment events, book travel, make dinner reservations, and even help you find the perfect gift. To use the Visa Signature Concierge service, call **(800) 953-7392**. For calls outside the United States, call us collect at **(630) 350-4551**.

Shopping — Enjoy discounts and special offers at premium retailers, from jewelry to apparel and electronics.

Emergency Card Replacement and Emergency Cash Disbursement — This efficient, 24 x 7 x 365 worldwide service allows you to quickly and easily get a replacement Visa Signature card sent to you and/or receive emergency cash at a convenient location.

Lost/Stolen Card Reporting — This 24 x 7 x 365 worldwide service saves you valuable time if you need to report a lost or stolen Visa Signature card.

* Certain restrictions, limitations, and exclusions apply.

** Wells Fargo Business Elite Signature Card cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability. See full terms of service at visasignatureconcierge.com.

Lost Baggage Reimbursement

If a Covered Traveler's baggage is lost due to theft or misdirection by the Common Carrier while on a Trip, We may reimburse You for the missing items. The Covered Traveler must take all reasonable means to protect, save and/or recover the Checked Baggage, Carry-on Baggage and its contents at all times.

To be eligible for coverage under this benefit, the Covered Card and/or rewards program associated with Your covered Account must be used to purchase the entire cost of the Covered Traveler's Common Carrier fare less redeemable certificates, vouchers, or coupons.

How Long is the Covered Traveler Covered

- Coverage for Checked Baggage begins when baggage is checked in and is under the care and control of the Common Carrier and ends when baggage has been placed in the Common Carrier pick up area.
- Coverage for Carry-On Baggage begins when the Covered Traveler boards the Common Carrier and ends when the Covered Traveler exits the Common Carrier.

Maximum Coverage

We will reimburse the lesser of the following:

- The item's original purchase price.
- The actual cash value of the item at time of loss, less depreciation.
- The cost to replace the item with an item of like kind and quality.
- Coverage is limited to a maximum of:
 - \$3,000 in total for all Covered Travelers per Trip.
 - For New York residents:
 - » \$2,000 per bag
 - » \$3,000 in total for all Covered Travelers per Trip.

The coverage provided by this benefit is secondary.

This means if the Common Carrier or another source reimburses the Covered Traveler(s) for any expenses, this benefit will cover only amounts that have not been previously reimbursed.

Definitions

Account means a Wells Fargo Bank, N.A. credit card account.

Carry-on Baggage means the baggage which the Covered Traveler personally carries onto the Common Carrier and for which the Covered Traveler retains responsibility.

Checked Baggage means suitcases or personal belongings, for which a claim check has been issued to the Covered Traveler by a Common Carrier.

Common Carrier means a mode of transportation by land, water or air operated under a license for the transportation of passengers for hire, available on a regular schedule, and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, rideshares (such as Uber or Lyft), limousine services, or commuter rail or commuter bus lines.

Covered Card means a credit card issued by Wells Fargo Bank, N.A. that provides the benefits described in this Guide.

Trip means travel on a Common Carrier when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers, or coupons, has been purchased with the Covered Card and/or rewards program associated with Your covered Account.

We, Us or Our means the insurance company or administrator that provides these benefits for the Covered Card.

You or Your means the person whose name is embossed on the Covered Card.

Who's Covered

Covered Travelers means You, Your spouse or Domestic Partner and Your Dependent Children traveling on the Trip.

Dependent Children means those children, including adopted children and those children placed for adoption, who are primarily dependent upon You for maintenance and support, and who: 1) are under the age of nineteen (19), and reside with You; 2) are under the age of twenty-five (25) and classified as full-time students; or 3) have a permanent physical or intellectual disability and are incapable of self-support.

Domestic Partner means a committed relationship between two unmarried adults, in which the partners 1) are each other's sole Domestic Partner; 2) maintain a common residence; 3) share financial obligations if both are employed, such as a joint mortgage or lease, joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution; 4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else; and 5) are not blood related.

Note: You are still eligible for coverage on Trips for Covered Traveler(s) even if You are not traveling with the Covered Traveler(s).

What's Covered

Checked Baggage or Carry-on Baggage and its contents are covered unless included in the *What's Not Covered* list below.

What's Not Covered

Coverage does not apply to the following items:

- Cars, car accessories and/or equipment, motorcycles, motors, boats, or other vehicles or modes of transportation.
- Bicycles (except when checked with the Common Carrier).
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs.
- Cash, securities, credit or debit cards, and any other negotiable instrument (such as any form of checks, money orders and promissory notes).
- Tickets of any kind (e.g., for airlines, sporting events, concerts or lottery).
- Documents (travel or otherwise), keys, coins, deeds, bullion, and stamps.
- Art objects.
- Products that can spoil or be consumed and limited life items including but not limited to, cosmetics, perfume, rechargeable batteries, food, fuel, or medications.
- Rugs, carpets, and household furniture.
- Cameras and cellular telephones.
- Sporting equipment.
- Animals, including live or mounted animals or fish, and taxidermy.
- Property shipped as freight or shipped prior to the Trip departure date.

- Losses resulting from abuse, fraud, hostilities or any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials.
- Business items (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.).
- Items that are prohibited by transportation security, such as TSA.

How to File a Claim

The Covered Traveler should notify the airline (or other Common Carrier) before leaving the airport or station if baggage and/or its contents are lost or stolen, and keep a copy of any report provided.

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.

To file a claim, call **1-800-316-8051** or visit mycardbenefits.assurant.com. You must notify Us of the loss within twenty (20) days of the loss or as soon as possible.

You will be asked to provide the following documentation to substantiate the claim:

- A copy of Your entire monthly billing statement (showing the last four (4) digits of the Account number) confirming the Common Carrier ticket was charged to Your Covered Card and/or rewards program associated with Your covered Account.
- A copy of the Covered Traveler's travel itinerary confirming the Common Carrier ticket was charged to Your Covered Card and/or rewards program associated with Your covered Account.
- If more than one method of payment was used, please provide documentation as to additional vouchers, coupons, or redeemable certificates utilized.
- A copy of any 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 baggage claim check (if applicable).
- A copy of any settlement payment or reimbursement/denial made to a Covered Traveler from other collectible insurance/reimbursement showing any amounts they may have paid towards the costs claimed or that the claim was denied.
- A copy of the declarations page(s) of any other collectible insurance available to a Covered Traveler (Declarations page means the document(s) in the insurance policy that lists names, coverages, limits, effective dates and deductibles).
- If You have no other applicable insurance or reimbursement, please provide a statement to that effect.
- Any other documentation required to substantiate the claim.

Return all requested documents within ninety (90) days of loss or as soon as reasonably possible. We will notify You of our decision once We've processed Your claim.

Additional Terms

This Guide is not, by itself, a policy or contract of insurance or other contract.

Benefits are purchased and provided complimentary to You by Wells Fargo Bank, N.A.

Lost Baggage Reimbursement coverage ("Description of Coverage" or "DOC") is provided under a Group Policy of insurance issued by Virginia Surety Company, Inc. ("VSC")

The DOCs in this Guide are intended as a summary of benefits provided to You. The DOCs and all the information about these benefits listed in these Additional Terms is governed by the conditions, limitations, and exclusions of the Group Policy. Benefits not listed above and described in this Guide may be provided by a third party provider.

Privacy Notice:

As the provider of benefits, Virginia Surety Company, Inc. collects personal information about You from the following sources: information the provider gathers from You, from Your request for benefits or other forms You furnish to the provider, such as Your name, address, telephone number, and information about Your transactions with the provider such as claims made and benefits paid. The provider may disclose all information it collects, as described above, to its affiliates, subsidiaries and partners, as well as to non-affiliated third parties that perform administrative or other services on our behalf solely in connection with the benefits You have received. By providing this information to the provider, You agree that the provider may use Your information in accordance with this Privacy Notice, such as to provide benefits entitled to You, and to meet regulatory and contractual requirements relating to the benefits provided to You. The provider uses commercially reasonable physical, electronic, and procedural safeguards that comply with federal regulations to maintain the confidentiality of Your personal information. The provider takes appropriate technical and organizational measures to protect Your personal information from accidental or unlawful destruction, accidental loss, and unauthorized alteration, disclosure, or access. The provider does not disclose any personal information about former beneficiaries to anyone, except as required by law. The provider restricts access to personal information about You to those authorized individuals or third parties who reasonably need to know that information in order to provide benefits to You.

Should You have any questions about the procedures or the information contained within Your file, please contact the provider by writing to:

Virginia Surety Company, Inc.
The Assurant Privacy Office
Post Office Box 979047, Miami, FL 33197-9047

Effective date of benefits:

Effective September 1, 2022, this Guide replaces all prior disclosures, program descriptions, advertising, and brochures by any party. We reserve the right to change the benefits and features of these programs at anytime.

Cancellation:

These benefits can be cancelled at any time or non-renewed for You. In the event a benefit is cancelled or non-renewed, You may be notified as required by law. Coverage will still apply for the benefit prior to the date of such cancellation or non-renewal, subject to the terms and conditions of coverage. The provider of these benefits shall not be required to give notice if substantially similar coverage has been obtained from another provider without a lapse of coverage.

Benefits to You: These benefits apply to cards issued in the United States by Wells Fargo Bank, N.A. No person or entity other than You shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if Your card privileges have been cancelled. However, benefits will still apply prior to the date that Your account is suspended or cancelled, subject to the terms and conditions of coverage.

Transfer of rights or benefits: No rights or benefits provided hereunder these benefits may be assigned without the prior written consent of the claim administrator for these benefits.

Illegal Activity, Misrepresentation and Fraud:

Benefits shall not be provided if You or any covered person has been involved in any illegal activity or concealed or misrepresented any material facts concerning these benefits. If providing benefits would violate United States economic or trade sanctions, the coverage will not be provided.

Dispute Resolution-Arbitration (not applicable to NY Residents):

READ THE FOLLOWING ARBITRATION PROVISION (THIS "ARBITRATION PROVISION") CAREFULLY. IT LIMITS CERTAIN OF YOUR RIGHTS, INCLUDING YOUR RIGHT TO A JURY TRIAL AND TO OBTAIN REDRESS THROUGH COURTS. Any and all claims, disputes, or controversies of any nature whatsoever (whether in contract, tort or otherwise), including statutory, common law, fraud (whether by misrepresentation or by omission) or other intentional tort, property, or equitable claims) arising out of, relating to, or in connection with (1) this DOC, or (2) the validity, scope, interpretation, or enforceability of this Arbitration Provision or of the entire DOC ("Claim"), shall be resolved by binding arbitration before a single arbitrator. Unless You and VSC mutually agree on an alternative, the arbitration will take place in the county and state where You live. All arbitrations shall be administered by the American Arbitration Association ("AAA") in accordance with its Expedited Procedures of the Commercial Arbitration Rules of the AAA in effect at the time the Claim is filed. The terms of this Arbitration Provision shall control any inconsistency between the AAA's Rules and this Arbitration Provision. You may obtain a copy of the AAA's Rules by calling (800) 778-7879. Upon written request VSC will advance to You either all or part of the fees of the AAA and of the arbitrator after You have been unsuccessful in obtaining a waiver of fees and costs from the AAA. The arbitrator will decide whether You or VSC will be responsible for these fees. The arbitrator shall apply relevant substantive federal and state law and applicable statutes of limitations and shall provide written, reasoned findings of fact and conclusions of law. This Arbitration Provision is part of a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act, 9 U.S.C. § 1 et seq. **If any portion of this Arbitration Provision is deemed invalid or unenforceable, it shall not invalidate the remaining portions of this Arbitration Provision, except that in no event shall this Arbitration Provision be amended or construed to permit arbitration on behalf of a group or class.** For the purpose of this Arbitration Provision, "VSC" shall be deemed to include Virginia Surety Company, Inc. and all of its affiliates, successors and assigns, their respective principals, partners, officers and directors and all of the dealers, licensees, agents, and employees of any of the foregoing entities. This Arbitration Provision shall inure to the benefit of and be binding on You and each of the aforementioned persons and entities. This Arbitration Provision shall continue in full force and effect subsequent to and notwithstanding the expiration or termination of the Group Policy.

No Class Actions/No Joinder of Parties: You agree that any arbitration proceeding will only consider Your Claims. Claims by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering Your Claims. You also agree that You will not join with others to bring Claims in the same arbitration proceeding.

YOU AND VSC UNDERSTAND AND AGREE THAT BECAUSE OF THIS ARBITRATION PROVISION NEITHER YOU NOR VSC WILL HAVE THE RIGHT TO GO TO COURT EXCEPT AS PROVIDED ABOVE OR TO HAVE A JURY TRIAL OR TO PARTICIPATE AS ANY MEMBER OF A CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM.

Due Diligence: All parties are expected to exercise due diligence to avoid or diminish any theft, loss or damage to the property covered under these programs. "Due diligence" means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect the item.

Subrogation: If payment is made under this benefit, the provider is entitled to recover such amounts from other parties or persons. Any party who receives payment under this benefit must transfer to the provider his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them.

Salvage: If an item is not repairable, the administrator may request You send the item to the administrator for salvage at Your expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim.

Secondary Insurance: Coverage is secondary to any other applicable insurance or indemnity available to You unless indicated within the Guide. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions, limitations, and exclusions described in this Guide. In no event will insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

Conformity of Statute: If benefit coverage does not conform to applicable provisions of State or Federal law, the benefit coverage is hereby amended.

Benefits listed in this Guide are subject to the conditions, limitations, and exclusions described in each benefit section. **Receipt and/or possession of this Guide does not guarantee coverage or coverage availability.**

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

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