

**CURRENT GUIDE TO BENEFITS GOOD THROUGH 1/31/2021.
SCROLL DOWN TO REVIEW THE VERSION THAT WILL TAKE EFFECT
2/1/2021.**

Your Visa Card Guide to Benefits

C 22174
12/2017

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

AUTO RENTAL COLLISION DAMAGE WAIVER

What is the Auto Rental Collision Damage Waiver ("Auto Rental CDW") benefit?

The Auto Rental Collision Damage Waiver ("Auto Rental CDW") benefit offers insurance coverage for automobile rentals made with your Visa card. The benefit provides reimbursement (subject to the terms and conditions in this guide) for damage due to collision or theft up to the actual cash value of most rental vehicles.

Who is eligible for this benefit?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible Visa card issued in the United States. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What losses are covered?

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

Covered losses include:

- Physical damage and/or theft of the covered rental vehicle
- Valid loss-of-use charges imposed and substantiated by the auto rental company
- Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility

Please Note: This benefit only covers vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.

How does this coverage work with other insurance?

Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this benefit, Auto Rental CDW applies to eligible theft or damage or expenses that are not covered by insurance or reimbursement.

If you do not have personal automobile insurance or any other insurance covering this theft or damage, this benefit reimburses you for the covered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges that occur while you are responsible for the rental vehicle.

If you do have personal automobile insurance or other insurance covering this theft or damage, the Auto Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance and any unreimbursed portion of valid administrative and loss-of-use charges imposed by the auto rental company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility.

What types of rental vehicles are not covered?

The following vehicles are not covered by Auto Rental CDW: expensive, exotic,

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

- **Examples of excluded expensive or exotic automobiles include:** the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.
- **An antique automobile** is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.
- **Vans are not covered**, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of eight (8) people including the driver).

For questions about a specific vehicle, call the Benefit Administrator at 1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.

What else is not covered?

- Any obligation you assume under any agreement (other than the deductible under 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
- 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 fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence
- 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 theft or damage occurs (for example, leaving the vehicle running and unattended)
- Theft or damage reported more than forty-five (45) days* from the date of the incident

AUTO RENTAL COLLISION DAMAGE WAIVER (cont.)

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

Where am I covered?

This benefit is available in the United States and most foreign countries. **However, no benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.** Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. **Because regulations vary outside the United States, it is recommended you check with your auto rental company and the Benefit Administrator before you travel to make sure Auto Rental CDW will apply.**

This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized driver permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

How do I make sure my Auto Rental CDW benefit is in effect?

To be sure you are covered, take the following steps when you rent a vehicle:

1. Initiate and complete the entire rental transaction with your eligible Visa card.
2. Decline the auto rental company's collision damage waiver (CDW/LDW) option or similar provision.

Helpful tips:

- Be sure to check the rental vehicle for prior damage before leaving the rental lot.
- Review the auto rental agreement carefully to make sure you are declining CDW/LDW and are familiar with the terms and conditions of the auto rental agreement.

What if the auto rental company insists that I purchase the auto rental company's auto insurance or collision damage waiver?

Call the Benefit Administrator for help at **1-800-348-8472**. **If you are outside the United States, call collect at 804-673-1164.**

Filing an Auto Rental CDW Claim

What do I do if I have an accident or the rental vehicle is stolen?

Immediately call the Benefit Administrator at **1-800-348-8472** to report the theft or damage regardless of whether your liability has been established. **If you are outside the United States, call collect at 804-673-1164.** The Benefit Administrator will answer any questions you or the auto rental company may have and will send you a claim form.

When should I report an incident?

You should report theft or damage as soon as possible, but no later than forty-five (45) days* from the date of the incident. The Benefit Administrator reserves the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred, so you are advised to notify the Benefit Administrator immediately after any incident.

Please Note: You must make every reasonable effort to protect the rental vehicle from theft or damage. As the cardholder you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation.

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

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

- A copy of the accident report form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim
- A copy of the initial and final auto rental agreement(s)
- A copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable

How do I file a claim?

Submit the documents gathered from the auto rental company (listed above) along with the following additional documents to the Benefit Administrator:

- The completed and signed Auto Rental CDW claim form. *Please Note: Your completed claim form must be postmarked within ninety (90) days* of the date of the theft or damage, even if all other required documentation is not yet available, or your claim may be denied.*

- A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible Visa card
- 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 notarized statement of no insurance or reimbursement is required.
- A copy of your primary insurance policy's Declarations Page to confirm your deductible. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Please Note: All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage. If you have difficulty obtaining the required documents within ninety (90) days* of the date of theft or damage, submit the claim form with available documentation.

For faster filing, or to learn more about Auto Rental CDW, visit www.eclaimslines.com

Do I have to do anything else?

Usually there is nothing else you need to do. Typically, claims will be finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

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

* Not applicable to residents of certain states.

ADDITIONAL PROVISIONS FOR AUTO RENTAL CDW

You must make every effort that would be made by a reasonable and prudent person to protect the rental vehicle from theft or damage. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the incident/occurrence. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of the incident/occurrence.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

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

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

FORM #VARCDW - 2013 (Stand 04/14)

ARCDW-O

For more information about the benefit described above, call the Benefit Administrator at 1-800-348-8472, or call collect outside the U.S. at 804-673-1164.

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TRAVEL AND EMERGENCY ASSISTANCE SERVICES

What is this benefit?

This benefit offers services designed to help you in case of an emergency while traveling. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available when you are away from home, 24 hours a day, 365 days a year. (Please keep in mind that, due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.)

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible Visa card issued in the United States. Your spouse and children [provided children are dependents under twenty-two (22) years old] may all benefit from these special services.

How do I use these services when I need them?

Simply call the toll-free, 24-hour Benefit Administrator line at **1-800-992-6029**. If you are outside the United States, call collect at **804-673-1675**.

Is there a charge for these services?

No. Travel and Emergency Assistance Services are available to eligible Visa cardholders at no additional charge.

Please Note: 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.

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

- **Emergency Message Service** can record and relay emergency messages for travelers, their immediate family members, or business associates. **Please Note:** The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.
- **Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition;

keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your Visa or personal account. **Please Note:** All costs are your responsibility.

- **Legal Referral Assistance** can arrange contact with English-speaking attorneys and U.S. embassies and consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from your Visa or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **Please Note:** All costs are your responsibility.
- **Emergency Transportation Assistance** can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring your young children home and helping you stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. **Please Note:** All costs are your responsibility.
- **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. **Please Note:** 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. **Please Note:** You are responsible for the cost of any replacement items shipped to you.
- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. **Please Note:** 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 prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your home or elsewhere. **Please Note:** 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.

ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE SERVICES

The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

FORM #VTEAS - 2013 (Stand 04/14)

TEAS-O

For more information about the benefit described above, call the Benefit Administrator at 1-800-992-6029, or call collect outside the U.S. at 804-673-1675.

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PURCHASE SECURITY

What is covered

- This coverage insures most items you buy with your covered credit card for 90 days from the date of purchase. Purchase Security will pay up to \$1,000 per claim and \$50,000 during a customer's lifetime for theft, fire or accidental breakage of items you purchase with your covered credit card anywhere in the world.
- Items you purchase with your covered credit card and given as gifts are also insured, governed by the same conditions.
- This benefit limits coverage for items in a pair or set to the cost of any particular part or parts that may be lost or damaged, unless the items are unusable and/or irreplaceable individually. If the item is jewelry or fine arts and consists of items in a pair, set or collections, the coverage will not pay more than the cost of any particular part or parts, which may be lost or damaged, regardless of any special value, which such item or items may have as a part of such pair, set or collection.

What is not covered

- Losses due to normal wear and tear, or gradual deterioration.
- Lost items, or items that mysteriously disappear in an unexplained manner without evidence of a wrongful act of another.
- Theft from motor vehicles, unless from a locked motor vehicle with visible signs of forced entry present.
- Boats or motorized vehicles (including but not limited to airplanes, automobiles and motorcycles).
- Travelers checks, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent.
- Loss of baggage and/or its contents, unless carried by hand under the personal supervision of you or your traveling companion known to you.
- Plants or animals, perfumes, consumables, and perishables.
- Items purchased as rebuilt, used or remanufactured.
- Purchased services (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods, property or professional advice of any kind).
- Items damaged through alteration.
- Loss or damage caused by fraud, abuse, war or hostilities of any kind (for example invasion, rebellion or insurrection), confiscation by any government, public authority or customs official, risks of contraband, illegal activities or acts.
- Items purchased for resale, professional or commercial use.
- Items damaged during shipping (You should seek reimbursement from the merchant who sold you the item). Items lost, misdelivered, or under the care and control of a third party.
- Items damaged through inherent product defects, radioactive contamination or acts of God (including but not limited to flood, wind, hail, and earthquake).

How to file a claim

- Keep all receipts for items purchased with your covered credit card, as you will need them to file a claim. Here's what you do:
1. You must file a police report for any stolen item within 48 hours of occurrence. A copy of the police report must be available when submitting a claim.
 2. Call the program administrator at 1-800-274-8688 to file a claim. You must

- report your claim within 45 days of the loss or damage to the item.
3. You will be required to submit the following documents within 90 days from the date of the occurrence.
 - A completed and signed claim form.
 - A copy of the billing statement evidencing the item purchased on the covered credit card.
 - A copy of the itemized store receipt for the item purchased displaying the last four digits of the covered credit card used for the purchase
 - For stolen items, you will be required to provide a copy of the police report.
 - For losses covered under another policy, you may be required to submit a copy of that policy's declarations page.
 - For damaged items, you may be required to provide a photo of the damaged item.
 - For items damaged due to fire, a copy of the fire report.
4. If the item is damaged, it will be decided whether to reimburse you for the cost of repair or the replacement cost of the item, not to exceed the purchase price.
5. Once approved for claim payment, you may be required to transfer ownership of the item to the program administrator, and assign the insurance company your rights to recover the reimbursed amount under this coverage from the party or person responsible for your loss. You must do everything necessary to secure these rights and must do nothing that would jeopardize them.

General Provisions

- Coverage is secondary. This means, if you have any other insurance that would cover this item (such as homeowner's, renters, or auto insurance), Purchase Security will pay the amount not covered by the other insurance up to the maximum benefit amount charged to your covered credit card for the item.
- No rights or benefits provided to you under the Purchase Security program can be assigned or transferred (with the exception to the recipient of a covered gift).
- In no event shall the insurance hereunder apply as contributing insurance even though the other insurance may have a non-contribution provision.
- You agree to use due diligence and concur in doing all things reasonably prudent to avoid or diminish any loss of, or damage to, the property covered under this program.
- This document is not a policy or contract of insurance. All information in this document is subject to the terms and conditions of the Master Policy 022892 issued by the underwriter, Central States Indemnity Co. of Omaha to Accountholder Assurance Trust II. The terms and conditions of the Master Policy agree with the terms outlined in this document.
- This coverage provides benefits to all U.S. - issued cardmembers (the fifty states, the District of Columbia, Puerto Rico, U.S. Virgin Islands) who purchase insured items with their covered credit card.
- This document is your most complete source of information. Please be sure to keep it in a safe place. Features and benefits are subject to change without notice. Call the program administrator at 1-800-274-8688 for more information.

Purchase Security Program Administrator 1-800-274-8688

EXTENDED PROTECTION

What is covered

- This coverage insures most new items purchased entirely with your covered credit card that have an original manufacturer's U.S. warranty or U.S. store brand warranty (on U.S. store brand items) of five years or less. This program covers exactly what the original U.S. warranty covers up to a maximum of one additional year.
- If damage or breakage occurs within the extended warranty period, the program administrator will decide whether to have the item repaired or replaced.
- Extended Protection will pay up to \$1,000 per claim and up to \$50,000 during a cardmember's lifetime. This coverage will not pay more than the actual amount charged to your covered credit card for the item.
- Items you purchase with your covered credit card and given as gifts are also insured, governed by the same conditions.
- If you also purchase a service contract with your item, this Extended Protection coverage will extend the original manufacturer's U.S. warranty or U.S. store brand warranty (on U.S. store brand items) for up to one additional year after both the original manufacturer's or U.S. store brand warranty plus the purchased service contract coverage period ends.

- This coverage insures motorized vehicle parts that have an original manufacturer's U.S. warranty or a U.S. store brand warranty (on U.S. store brand items).

What is not covered

- Boats or motorized vehicles (including but not limited to airplanes, automobiles, and motorcycles).
- Items purchased for resale, professional or commercial use.
- Items purchased as rebuilt, used or remanufactured.
- Purchased services (including but not limited to the performance or rendering of labor or maintenance; repair or installation of products, goods, property or professional advice of any kind).
- Consumables or perishables.
- Warranties of more than five years.

How to file a claim

1. Call the program administrator at 1-800-274-8688 to file a claim. You must report your claim within 45 days after the date the product failed.
2. You will be required to submit the following documents within 12 months of the product failure.

EXTENDED PROTECTION (cont.)

- A completed and signed claim form.
 - A copy of the manufacturer's original U.S. warranty or U.S. store brand warranty and purchased extended warranty or service contract.
 - A copy of billing statement evidencing the item purchased on the covered credit card.
 - A copy of the itemized store receipt for the item purchased displaying the last four digits of the covered credit card used for the purchase.
3. If we determine that the item is repairable, you will need to take it to an authorized repair facility. We will reimburse you the cost of the repair. If the item is not repairable, we will reimburse the replacement cost of the item to you, not to exceed the purchase price.

General Provisions

- You agree to use due diligence and concur in doing all things reasonably prudent to avoid or diminish any loss of, or damage to, the property covered under this program.

- This document is not a policy or contract of insurance. All information in this document is subject to the terms and conditions of the Master Policy 022892 issued by the underwriter, Central States Indemnity Co. of Omaha to Accountholder Assurance Trust II. The terms and conditions of the Master Policy agree with the terms outlined in this document.
- This coverage provides benefits to all U.S.-issued cardmembers (the fifty states, the District of Columbia, Puerto Rico, U.S. Virgin Islands) who purchase insured items with their covered credit card.
- This document is your most complete source of information. Please be sure to keep it in a safe place. Features and benefits are subject to change without notice. Call the program administrator at 1-800-274-8688 for more information.

**Extended Protection Program Administrator
1-800-274-8688**

\$250,000 WORLDWIDE AUTOMATIC TRAVEL ACCIDENT INSURANCE

Policy # 6404-63-49

DESCRIPTION OF COVERAGE

THE PLAN: As an eligible cardholder, you, your spouse and unmarried dependent children will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to your card account. If the entire cost of the passenger fare has been charged to your card account prior to departure for the airport, terminal or station, coverage is also provided for common carrier travel (including taxi, bus, train or airport limousine, but not including courtesy transportation); immediately, a) preceding your departure, directly to the airport, terminal or station b) while at the airport, terminal or station, and c) immediately following your arrival at the airport, terminal or station of your destination. If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your card account. Common Carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.

Dependent Child(ren) means those children, including adopted children and those children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support and who are: 1) under the age of nineteen (19) and reside with the Insured Person; or 2) beyond the age of nineteen (19), permanently mentally or physically challenged, and incapable of self support; or 3) under the age of twenty-five (25) and classified as a full-time student at an institute of higher learning. Insured Person means the individual or entity to whom the Policyholder has issued an Account, as well as authorized users of the Account registered with the Policyholder.

ELIGIBILITY: This travel insurance plan is provided to eligible cardholders of First Bankcard, a division of First National Bank of Omaha, automatically when the entire cost of the passenger fare(s) are charged to the card account while the insurance is effective. It is not necessary for you to notify First National Bank of Omaha, the administrator or the Company when tickets are purchased.

THE COST: This travel insurance plan is provided at no additional cost to eligible cardholders.

BENEFICIARY: The Loss of Life benefit will be paid to the beneficiary designated by the insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured's spouse, b) the Insured's children, c) the Insured's parents, d) the Insured's brothers and sisters, e) the Insured's estate. All other indemnities will be paid to the Insured.

THE BENEFITS: The full Benefit Amount is payable for accidental loss of life, two or more members, sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. "Member" means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. "Benefit Amount" means the Loss amount applicable at the time the entire cost of the passenger fare is charged to an eligible card account. The loss must occur within one year of the accident. The Company will pay the

single largest applicable Benefit Amount. In no event will duplicate request forms or multiple charge cards obligate the Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual insured as the result of any one accident. In the event of multiple accidental deaths per account arising from any one accident, the Company's liability for all such losses will be subject to a maximum limit of insurance equal to two times the Benefit Amount for loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

EXCLUSIONS: This insurance does not cover loss resulting from: 1) an Insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide or intentionally self-inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism; 4) travel between the Insured Person's residence and regular place of employment. This insurance also does not apply to an accident occurring while an Insured is in, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency. This insurance does not apply to an Accident occurring while an Insured Person is in, entering, or exiting any aircraft owned, leased or operated by the Policyholder or any aircraft owned, leased or operated by an employee of the Policyholder on behalf of the Policyholder. This exclusion does not apply to aircraft chartered with pilot or crew on a one time charter basis.

CLAIM NOTICE: Written Notice of Claim must be given to us or any of our appointed agents or brokers within twenty (20) days after the occurrence or commencement of any Loss covered by this policy or as soon as reasonably possible. Notice must include enough information to identify the Insured Person and Policyholder. Failure to give Notice of Claim within twenty (20) days will not invalidate or reduce any claim if notice is given as soon as reasonably possible.

CLAIM FORMS: When we receive notice of a claim we will send the Insured Person or the Insured Person's designee, within fifteen (15) days, forms for giving us Proof of Loss. If the Insured Person or the Insured Person's designee does not receive the forms, the Insured Person or the Insured Person's designee should send us a written description of the Loss. This written description should include information covering the occurrence, character and extent of the Loss for which claim is made.

CLAIM PROOF OF LOSS: For claims involving disability, written Proof of Loss must be given to us within thirty (30) days after commencement of the period for which we are liable. Subsequent written proof of the continuance of such disability must be given to us at such intervals as we may reasonably require. Failure to give written Proof of Loss within these time frames will not invalidate or reduce any claim if notice is given as soon as reasonably possible, and in no event, except in cases where the claimant lacks legal capacity, later than one (1) year after the deadline to submit written Proof of Loss. For all claims except those involving disability, written Proof of Loss must be given to us within ninety (90) days after the date of Loss, or as soon as reasonably possible.

CLAIM PAYMENT: For benefits payable involving disability, we will pay the Insured Person or beneficiary the applicable Benefit Amount no less frequently than monthly during the continuance of the period for which we are liable. At the end of this period, we will immediately pay any remaining balance of the

\$250,000 WORLDWIDE AUTOMATIC TRAVEL ACCIDENT INSURANCE (cont.)

Benefit Amount. All payments by us are subject to receipt of written Proof of Loss. For all benefits payable under this policy except those for disability, we will pay the Insured Person or beneficiary the applicable Benefit Amount within sixty (60) days after we receive a complete Proof of Loss, if the Insured Person and Policyholder have complied with all the terms of this policy.

EFFECTIVE DATE: This insurance is effective December 1, 2016, or on the date that you become an eligible cardholder, whichever is latest; and will cease on the date the Master Policy 6404-63-49 is terminated or on the date your card account ceases to be in good standing, whichever occurs first.

HOW TO FILE A CLAIM: To obtain a claim form, contact the Claim Administrator, Broadspire, a Crawford company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Broadspire, a Crawford company, P.O. Box 792190, San Antonio, TX 78279, Phone Number 855-830-3719 Fax Number 855-830-3728.

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

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: First National Bank of Omaha. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

Plan Administrator:
The Direct Marketing Group, Inc.
9931 S 136th Street, Suite 100
Omaha, NE 68138

Plan Underwritten By:
Federal Insurance Company
a member insurer of the
Chubb Group of Insurance Companies
15 Mountain View Road, P.O. Box 1615
Warren, NJ 07061-1615



Guide to Benefits

Visa® Cardholder Benefits

UPDATED GUIDE TO BENEFITS THAT WILL GO INTO EFFECT STARTING 2/1/2021.

VISAGTB020121

This Guide to Benefits contains detailed information about services you can access as a preferred cardholder. This Guide supersedes any guide or program description you may have received earlier. **Important:** Contact your card-issuing financial institution directly for questions concerning your account, or information about additional services not described in this Guide. Your financial institution's phone number is available on your monthly billing statement or on the back of your card.

To file a claim or for more information on any of these services, please refer to the section in this Guide to Benefits for contact information.

ROADSIDE DISPATCH®

For roadside assistance, call 1-800-847-2869

What is Roadside Dispatch?

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience wherever your travels take you.

No membership or pre-enrollment is required. No annual dues. No limit on usage.

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

- Standard Towing – Up to 5 miles included¹
- Tire Changing – must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery – up to 5 gallons (plus the cost of fuel)
- Standard Winching

Roadside Dispatch will ask you where you are, what the problem is, and while they remain on the phone with you, they will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – Roadside Dispatch will advise you to hang up and dial 911. If you are not able to dial 911, they will call the non-emergency police number in your area, and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone number and you may save money because their rates are pre-negotiated. Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required. Just call Roadside Dispatch toll-free when you need them.

1-800-847-2869 ~ it's that easy!

Note: Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county-maintained road only. Current fee for a standard service call is \$69.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however, callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

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

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor your financial institution shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor financial institution provides any assurances as to the ability of the service provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival.

24-hour roadside assistance services provided by: Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross Country Motor Club of California, Inc. a California corporation.