

YOUR GUIDE TO CARD BENEFITS

Your Guide to Benefits describes the benefits in effect as of 4/1/16. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.

Visa Signature Business Card



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.

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

Auto Rental Collision Damage Waiver

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

The Auto Rental CDW benefit offers coverage for automobile rentals made with your Visa Signature Business card. The benefit provides reimbursement (subject to the terms and conditions) 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 if your name is embossed on an eligible Visa Signature Business card issued in the United States or if you are authorized by your company to rent an eligible vehicle using the company’s eligible account, as long as the rental is purchased entirely with the Visa Signature Business account (“Authorized User”). Only you, as the primary renter of the vehicle, and any additional drivers permitted by the auto rental agreement are covered.

What losses are covered?

Covered losses are those due to theft or collision that occur while the rental vehicle is in the control of the person authorized by the rental agreement to operate the vehicle. Coverage ends when the auto rental company re-assumes control of the vehicle.

Covered losses include:

- ▶ Physical damage and/or theft of the covered rental vehicle
- ▶ Reasonable and customary charges to tow the vehicle to the nearest qualified repair facility
- ▶ Valid loss-of-use charges from the auto rental company



Please Note: This benefit only covers vehicle rental periods that do not exceed or are not intended to exceed thirty-one (31) consecutive days.

How does this coverage work with other insurance?

If the vehicle rental is for commercial and/or business purposes, your Auto Rental CDW benefit acts as primary coverage, and you may be reimbursed for up to the actual cash value of the vehicle.

If the vehicle rental 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.

What types of rental vehicles are not covered?

Though most private passenger automobiles, minivans, and sport utility vehicles are eligible for coverage, the following vehicles are not covered: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

- ▶ **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 1-800-397-9010. Outside the United States, call collect at 303-967-1093.

What else is not covered?

- ▶ Any obligations you assume under an agreement with another party that relates to the auto rental (e.g., agreements with your employer, the auto rental company, your personal insurance carrier, etc.)
- ▶ Any violation of the auto rental agreement or this benefit
- ▶ Injury of anyone or damage to anything inside or outside the rental vehicle
- ▶ Loss or theft of personal belongings
- ▶ Personal liability
- ▶ Expenses assumed, waived, or paid by the auto rental company or its insurer
- ▶ Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company
- ▶ Expenses reimbursable by your insurer, employer, or employer's insurance
- ▶ Depreciation of the rental vehicle caused by the incident including, but not limited to "diminished value"
- ▶ Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities
- ▶ Wear and tear, gradual deterioration, or mechanical breakdown
- ▶ Items not installed by the original manufacturer
- ▶ Damage due to off-road operation of the rental vehicle
- ▶ 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 damage occurs (for example, leaving the vehicle running while unattended)
- ▶ Theft or damage reported more than forty-five (45) days* from 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 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.** Coverage is also unavailable where prohibited by law, by individual merchants or when you are in violation of the territory terms of the auto rental agreement. **Because regulations vary outside the United States, it is recommended you check with your auto rental company and the Benefit Administrator before you travel to make sure Auto Rental CDW will apply.**

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

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

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

Helpful tips:

- ▶ Be sure to check the rental vehicle for prior damage before leaving the rental lot.
- ▶ Review the vehicle rental agreement carefully to make sure you have declined the rental company's CDW/LDW option and are familiar with the terms and conditions of the agreement.

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



Call the Benefit Administrator for help at **1-800-397-9010**. **If you are outside the United States, call collect at 303-967-1093.**

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 **1-800-397-9010** to report the theft or damage, regardless of whether your liability has been established. **If you are outside the United States, call collect at 303-967-1093.** The Benefit Administrator will answer any questions you or the auto rental company may have and will send you a claim form.

When should I report an incident?

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

Please Note: As the cardholder, you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to any other party will not fulfill this obligation.



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

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

What other documents do I submit to the Benefit Administrator?

- ▶ The completed and signed Auto Rental CDW claim form. *Please Note: Your completed claim form must be postmarked within ninety (90) days* of the date of theft or damage, even if all other required documentation is not yet available, or your claim may be denied.*
- ▶ A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible Visa Signature Business card
- ▶ A written confirmation from your employer that the rental was for business purposes
- ▶ If the rental was for personal reasons, enclose a statement from your insurance carrier showing the costs for which you are responsible and any amounts that have been paid toward the claim. If you have no applicable insurance or reimbursement, a notarized statement of no insurance or reimbursement is required.
- ▶ A copy of the Declarations Page from your primary automobile insurance carrier if the rental was for personal reasons. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles.
- ▶ Any other documentation requested 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.

Do I have to do anything else?

Usually there is nothing else you need to do. Typically claims are finalized within fifteen (15) days after the auto rental CDW Benefit Administrator has received all documentation necessary to substantiate your claim.

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

* Not applicable to residents of certain states.

ADDITIONAL PROVISIONS FOR AUTO RENTAL CDW

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

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

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

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

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

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

FORM #VBCDW01 – 2013 (04/14)

ARCDW-SB

Purchase Security and Extended Protection

What are these benefits?

Purchase Security and Extended Protection automatically protect many new retail purchases that you make with your eligible Visa Signature Business card. The benefits—available at no additional charge—protect your eligible purchases in two ways:

1 Purchase Security

Purchase Security covers eligible items of personal property purchased entirely with your Visa Signature Business card from theft or damage for the first ninety (90) days after purchase. Purchase Security will, at the Benefit Administrator's discretion, replace, repair or reimburse you up to the original purchase price, not exceeding a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.

Who is eligible for these benefits?

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

What does Purchase Security cover?

Purchase Security covers eligible items of personal property you purchase entirely with your eligible Visa Signature Business card.

What is not covered by Purchase Security?

- ▶ Animals and living plants
- ▶ Antiques or collectible items
- ▶ Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- ▶ Computer software
- ▶ Items purchased for resale
- ▶ Items that are lost or that "mysteriously disappear," meaning that the item(s) vanished in an unexplained manner without evidence of a wrongful act by a person or persons
- ▶ Items under the care and control of a common carrier (including the U.S. Postal Service, airplanes, or delivery service)
- ▶ Items including, but not limited to, jewelry and watches stored in your baggage unless the baggage is hand-carried and under your personal supervision, or under the supervision of a traveling companion whom you know
- ▶ Theft or damage resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects
- ▶ Theft or damage resulting from misdelivery or voluntary parting with property
- ▶ Medical equipment
- ▶ Perishables or consumables including, but not limited to, perfumes, cosmetics, and limited-life items such as rechargeable batteries
- ▶ Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- ▶ Rented or leased items, or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence
- ▶ Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments
- ▶ Used or pre-owned items

What does Extended Protection cover?

Extended Protection doubles the time period of the original manufacturer's written U.S. warranty up to one (1) additional year on warranties of three (3) years or less up to a maximum of ten thousand dollars (\$10,000.00) per claim. Extended Protection also offers you valuable features, including **Warranty Registration** and

Extended Warranty Protection.

Warranty Registration service helps you take full advantage of your warranties because you can get key coverage information with a single, toll-free call. And by sending the Benefit Administrator your sales receipts and warranty information, you'll have peace of mind knowing all of your purchases are registered and on file.

Although Warranty Registration is not required for Extended Warranty Protection benefits, you are encouraged to take advantage of this valuable service. When arranging for a repair or replacement, instead of searching for critical documents, you can just pick up the phone and call the Benefit Administrator.

What is not covered by Extended Protection?

- ▶ Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- ▶ Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty
- ▶ Items purchased for resale
- ▶ Computer software
- ▶ Medical equipment
- ▶ Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- ▶ Rented or leased items, or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence
- ▶ Used or pre-owned items

Frequently Asked Questions

Are gifts covered?

Yes, as long as you purchased the gift with your eligible Visa Signature Business card, and it meets the terms and conditions of coverage.

Are purchases made outside the United States covered?

1 Purchase Security
Yes, as long as you purchased the item entirely with your eligible Visa Signature Business card and the eligible item meets the terms and conditions of coverage.

2 Extended Protection
Yes, as long as you purchased the item entirely with your eligible Visa Signature Business card and the eligible item has a valid original manufacturer's written U.S. repair warranty or assembler warranty of three (3) years or less.

Do I need to register my purchases?

No. Your eligible purchases are automatically covered.

Should I keep copies of receipts or any other records?

1 Purchase Security
Yes. If you want to file a claim, you will need copies of your eligible Visa Signature Business card receipt and your itemized store receipt.

2 Extended Protection
Yes. If you want to file a claim, you will need copies of your eligible Visa Signature Business card receipt, your itemized store receipt, the original manufacturer's written U.S. warranty and any other applicable warranty.

Filing a Purchase Security and Extended Protection Claim

How do I file a claim?

1 Call the Benefit Administrator at 1-800-397-9010, or call collect outside the U.S. at 303-967-1093 within sixty (60) days of the theft or damage. The Benefit Administrator will ask for some preliminary claim information, answer your questions and send you a claim form.

2 Return your completed and signed claim form with all requested documentation within ninety (90) days of the date of theft or damage.

Recipients of your eligible gift items may also handle the claim process as long as they provide all of the documents necessary to fully substantiate the claim.

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



For faster filing, or to learn more about Purchase Security and Extended Protection, go to www.visa.com/eclaims

What documents do I need to submit with my claim?

All claims must be fully substantiated as to the time, place, cause, and amount of theft or damage. In most cases you will be asked to send in, at your expense, the damaged item to substantiate a claim. Make sure you keep the damaged item in case it is requested by the Benefit Administrator.

Purchase Security

- ▶ Your completed and signed claim form
- ▶ Your Visa Signature Business card receipt
- ▶ The itemized store receipt
- ▶ A police report (**filed within forty-eight (48) hours of the incident**) in the case of theft, fire report, insurance claim, loss report, or other report sufficient to determine eligibility for benefit
- ▶ A copy of your primary insurance policy's Declarations Page to confirm your deductibles. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductible.
- ▶ Documentation (if available) of any other settlement of the theft or damage
- ▶ Any other documentation deemed necessary to substantiate your claim

Extended Protection

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

How will I be reimbursed?

Purchase Security

If you have met the terms and conditions of the benefit, **a decision will be made at the Benefit Administrator's discretion**, to resolve your claim in one of two ways:

1 A damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. A lost or stolen item may be replaced. Typically, you will be notified of the decision within fifteen (15) days after all your claim documentation is received.

2 You may be reimbursed for the eligible item, but not more than its original purchase price as shown on your eligible Visa Signature Business card receipt, less shipping and handling charges up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder. Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

Extended Protection

Once your claim has been substantiated, and the terms and conditions of the benefit have been met, the item will be repaired or replaced, **at the Benefit Administrator’s discretion**, but for no more than the original purchase price of the covered items as recorded on your eligible Visa Signature Business card receipt, less shipping and handling charges up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder. Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

Extended Protection will pay the repair facility directly, if possible, or you may go to an authorized repair facility and file a claim for reimbursement.

Please Note: Only valid and reasonable repairs made at the manufacturer’s authorized repair facility are covered.

The Benefit Administrator’s payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

Do I have to file with my insurance company?

▶ **Purchase Security**

Yes. If you have insurance (e.g., business owner’s, homeowner’s, renter’s, or automobile), or if you are covered by your employer’s insurance, you are required to file a claim with your insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form. In some cases, where the claim amount is within

your personal insurance deductible, a copy of your personal insurance policy Declarations Page may be sufficient.*

▶ **Extended Protection**

No; however, if you have purchased or received a service contract or extended warranty, Extended Protection is supplemental to, and in excess of, that coverage.

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

ADDITIONAL PROVISIONS FOR PURCHASE SECURITY AND EXTENDED PROTECTION

These benefits apply only to you, the eligible Visa Signature Business cardholder, and to whoever receives the eligible gifts you purchase with your eligible Visa Signature Business card.

You shall use due diligence and do all things reasonable to avoid or diminish any theft or damage to property protected by these benefits. This provision will not be unreasonably applied to avoid claims.

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

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

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

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.

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

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

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 Signature Business card issued in the United States. Your immediate family members and business associates 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 **1-800-397-9010**. If you are outside the United States, call collect at **303-967-1093**.

Is there a charge for these services?

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



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 Signature Business or personal account. *Please Note: All costs are your responsibility.*
- ▶ **Legal Referral Assistance** can arrange contact with English-speaking attorneys and U.S. embassies and consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment through a transfer of funds from your Visa Signature Business or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. *Please Note: All costs are your responsibility.*
- ▶ **Emergency Transportation Assistance** can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring your business associates home and helping you stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. *Please Note: All costs are your responsibility.*
- ▶ **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. The Benefit Administrator can also arrange a cash advance with your issuing bank. *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 business 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 Benefits will not apply to Visa Signature Business cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages.

FORM #VTEASB – 2013 (04/14)

TEAS-SB

Lost Luggage Reimbursement

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

What is this benefit?

When You take a trip and pay for the entire cost of Common Carrier tickets with Your eligible Visa Signature Business card, You may be eligible to receive reimbursement if Your Checked Luggage or Carry-on Baggage or its contents are lost due to theft or misdirection by the Common Carrier.

You will be reimbursed for the difference between the "value of the amount claimed" and the Common Carrier's payment up to three thousand dollars (\$3,000.00) per trip (for New York residents, coverage is limited to two thousand dollars (\$2,000.00) per bag), provided the luggage was lost due to theft or misdirection by the Common Carrier.

Lost Luggage Reimbursement, continued



Please Note: You must take all reasonable means to protect, save and/or recover Your Checked Luggage and/or Carry-on Baggage at all times.

Who is eligible for this benefit?

You are eligible if You charge a covered trip to Your valid, Visa Signature Business card issued in the United States. Only Your Checked Luggage or Carry-on Baggage is covered.

What is covered?

The value of Your Checked Luggage and Carry-on Baggage and/or its contents are covered up to three thousand dollars (\$3,000) maximum per trip, provided the luggage or contents are lost due to theft or misdirection by the Common Carrier.

This benefit is supplemental to and excess of any valid and collectible insurance and/or collectible reimbursement from another source. This means that Your reimbursement amount is determined by the difference between the “value of the amount claimed” and the amount of any other collectible reimbursement, such as payment from the Common Carrier. “Value of the amount claimed” is the lesser of the following three amounts: the original purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection (with appropriate deduction for depreciation), and the cost to replace the item(s).

What items or losses are not covered?

- ▶ Automobiles, automobile accessories and/or equipment; motorcycles, motors, bicycles (except when checked with the Common Carrier), boats, or other vehicles or conveyances
- ▶ Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs
- ▶ Money, securities, credit or debit cards, checks, and traveler’s checks
- ▶ Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics, rugs and carpets, animals, cameras, sporting equipment, and household furniture
- ▶ Property shipped as freight or shipped prior to trip departure date
- ▶ Items specifically identified or described in and insured under any other insurance policy
- ▶ Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials
- ▶ Losses resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection)
- ▶ Business Items, cellular telephones, or art objects

Definitions

- ▶ **Business Items** means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).
- ▶ **Carry-on Baggage** means the baggage which You personally carry onto the Common Carrier and for which You retain responsibility.
- ▶ **Checked Luggage** means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.
- ▶ **Common Carrier** means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines.
- ▶ **Eligible Person** means a Visa Signature Business cardholder who pays for the specific occasions covered by using the eligible Visa Signature Business card.
- ▶ **Immediate Family Member** means Your spouse or legal dependent children under age eighteen (18) [under age twenty-five (25) if enrolled as a full-time student at an accredited institution].
- ▶ **You and Your** means an Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible Visa Signature Business card.

Filing a Lost Luggage Reimbursement Claim

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

Immediately notify the Common Carrier to begin their claims process.

Call the Benefit Administrator at **1-800-397-9010**, or call collect outside the U.S. at **303-967-1093**.

Notification to the Benefit Administrator must be made **within twenty (20) days** from the date the luggage was lost or stolen. The Benefit Administrator will answer any questions You may have and send You a special claim form.



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

How do I file a claim?

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

- ▶ The completed claim form
- ▶ A copy of Your Visa Signature Business card statement, charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for with Your eligible Visa Signature Business card
- ▶ Proof of ticketing by the Common Carrier, including, but not limited to, itinerary, boarding pass, or used ticket stub
- ▶ A copy of the check, settlement, denial, or explanation of coverage issued by the Common Carrier together with a copy of the Common Carrier’s completed claim form, a list of the items lost and their value, and a copy of the luggage claim check (if applicable)
- ▶ A copy of Your insurance policy’s Declarations Page to confirm Your deductible. “Declarations Page” means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates and deductibles.
- ▶ Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft

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

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

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

Transference of Claims

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

ADDITIONAL PROVISIONS FOR LOST LUGGAGE REIMBURSEMENT

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

This benefit is available only to You, the eligible Visa Signature Business cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss to property protected by this benefit. This provision will not be applied unreasonably to avoid claims.

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

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefits have been complied with fully.

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

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

FORM #VLUGOPT – 2013 (04/14)

VLUG-SB

Travel Accident Insurance

Principal Sum: \$500,000

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

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

Eligibility and Period of Coverage

As a **Visa Signature Business** cardholder, you are covered beginning on **4/1/16** or the date your credit card is issued, whichever is later.

You and your dependents¹ become covered automatically when the entire Common Carrier fare is charged to your covered **Visa Signature Business** card account (“Covered Persons”). It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

Benefits

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

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

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

Loss means actual severance through or above the wrist or ankle joints with regard to hands and feet; entire and irrevocable loss of sight, speech or hearing; actual severance through or above the metacarpophalangeal joints with regard to thumb and index fingers. The life benefit provides coverage in the event of a Covered Person’s death. If a Covered Person’s body has not been found within one (1) year of disappearance,

Travel Accident Insurance, continued

stranding, sinking, or wreckage of any Common Carrier in which the Covered Person was covered as a passenger, then it shall be presumed, subject to all other provisions and conditions of this coverage, the Covered Person suffered loss of life.

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

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

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

Exclusion: No payment will be made for any Loss that occurs in connection with, or is the result of: (a) suicide, attempted suicide, or intentionally self-inflicted injury; (b) any sickness or disease; (c) travel or flight on any kind of aircraft or Common Carrier except as a fare-paying passenger in an aircraft or on a Common Carrier operated on a regular schedule for passenger service over an established route; or (d) war or act of war, whether declared or undeclared.

Beneficiary: Benefit for Loss of life is payable to your estate, or to the beneficiary designated in writing by you. All other benefits are payable to you.

Notice of Claim: Written Notice of Claim, including your name and reference to **Visa Signature Business** card should be mailed to the Plan Administrator within twenty (20) days of a covered Loss or as soon as reasonably possible. The Plan Administrator will send the claimant forms for filing proof of Loss.

The Cost: This travel insurance is purchased for you by your financial institution.

Description of Coverage: This description of coverage details material facts about a Travel Accident Insurance Policy which has been established for you and is underwritten by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the policy, issued to the financial institution trust. Any difference between the policy and this description will be settled according to the provisions of the policy.

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

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

Underwritten by:

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

State Amendments

For Illinois Residents Only the following statement is added: If a Covered Person recovers expenses for sickness or injury that occurred due to the negligence of a third party, the Company has the right to first reimbursement for all benefits the Company paid from any and all damages collected from the negligent third party for those same expenses whether by action at law, settlement, or compromise, by the Covered Person, the Covered Person's parents if the Covered Person is a minor, or the Covered Person's legal representative as a result of that sickness or injury. You are required to furnish any information or assistance, or provide any documents that we may reasonably require in order to exercise our rights under this provision. This provision applies whether or not the third party admits liability.

¹Your spouse, unmarried dependent child(ren), under age nineteen (19) [twenty-five (25) if a full-time student]. No age limit for incapacitated child. Incapacitated child means a child incapable of self-sustaining employment by reason of mental retardation or physical handicap, and chiefly dependent on you for support and maintenance. Dependent child(ren) receive fifty percent (50%) of your benefit amount.

ADDITIONAL PROVISIONS FOR TRAVEL ACCIDENT INSURANCE

Travel Accident Insurance is provided under a master policy of insurance issued by Virginia Surety Company, Inc. (herein referred to as "Company"). We reserve the right to change the benefits and features of all these programs.

The financial institution or the Company can cancel or choose not to renew the Insurance coverages for all Insureds. If this happens, the financial institution will notify the accountholder at least thirty (30) days in advance of the expiration of the policy. Such notices need not be given if substantially similar replacement coverage takes effect without interruption and is provided by the same insurer. Insurance benefits will still apply to Covered Trips commenced prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. Travel Accident Insurance does not apply if Your **Visa Signature Business** card privileges have been suspended or canceled. However, insurance benefits will still apply to Covered Trips commenced prior to the date that Your account is suspended or canceled provided all other terms and conditions of coverage are met.

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

No action at law or in equity shall be brought to recover on this coverage prior to the expiration of sixty (60) days after proof of loss has been furnished in accordance with the requirements of this Description of Coverage.

The Company, at its expense, has the right to have you examined as often as reasonably necessary while a claim is pending. The Company may also have an autopsy made unless prohibited by law.

FORM #VTAI – 2013 (Stand 04/14)

VTAI-SB

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.

VISA
SIGNATURE