



# Visa® Benefits Package

For questions or assistance with your Visa Credit Card, call Commonwealth at (408) 531-3100 or (800) 564-1588. For questions or claims on any of the benefits listed herein, contact the provider listed under each benefit.

You can apply for a higher limit or a card with more benefits any time through our website at [www.wealthcu.org](http://www.wealthcu.org) or by calling (408) 531-3100 or (800) 564-1588.

This coverage and description supercedes any coverage and description you may have received earlier. Please read and retain for your records.



Effective March 1, 2006

## Visa Benefits are Based on Your Account Type:

| BENEFIT   | CLASSIC | GOLD | PLATINUM |
|---|---------|------|----------|
| 24-Hour Report Lost or Stolen Cards                             | ■       | ■    | ■        |
| Emergency Cash/Card Replacement                                 | ■       | ■    | ■        |
| Auto Rental Collision Damage Waiver Program                     | ■       | ■    | ■        |
| Warranty Manager Service  | ■       | ■    | ■        |
| Travel & Emergency Assistance                                   | ■       | ■    | ■        |
| Worldwide Automatic Travel Accident and Baggage Delay Insurance |         | ■    | ■        |
| Purchase Security   |         | ■    | ■        |
| Personal Identity Theft Coverage                                |         |      | ■        |
| Visa Concierge Service  |         |      | ■        |

## Emergency Cash/Card Replacement

For your convenience anywhere in the world, Visa cardholders are provided with worldwide emergency card replacement and cash advances, available 24 hours a day, 365 days a year. We will work with you to arrange direct delivery or a convenient location for you to pick up your replacement card or emergency cash transferred from your available funds.

North American Delivery *within 24 hours*  
 International Delivery *within 1 business day*  
 Call (800) VISA-911 or 0-410-581-9994 collect

## 24-Hour Report Lost or Stolen Cards

You can protect your Visa account any time, night or day by reporting your lost or stolen card immediately! Call (408) 531-3100 or (800) 564-1588.

## Auto Rental Collision Damage Waiver Program

For general questions regarding this benefit, call the Program Administrator at (800) VISA-911. If you are outside the United States, call collect at 0-410-581-9994.

### What is this benefit?

Visa Auto Rental Collision Damage Waiver Program ("Auto Rental CDW Program") provides—at no additional charge—coverage on a 24-hour basis for damage due to collision or theft up to the actual cash value of most rental vehicles when certain terms and conditions are met. Here are answers to some commonly asked questions about the program.

### Who is eligible?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Visa card. Only you and any additional drivers permitted by the car rental agreement are covered.

### What is covered?

Visa Auto Rental CDW Program reimburses you for the repair or replacement of covered losses to a rental vehicle while it is your responsibility.

Only covered 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 are covered.

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

Within your country of residence this coverage is secondary to any other valid and collectible insurance from any other source.

### Covered losses are:

- Physical damage and theft of the covered rental vehicle.
- Valid loss-of-use charges imposed and substantiated by the rental agency through a fleet utilization log.
- Reasonable and customary towing charges, due to a covered loss, to the nearest qualified repair facility.

### What is not covered?

- Any obligation you assume under any agreement (other than the deductible under your personal auto policy).
- Any violation of the car rental agreement or this program.
- Injury to anyone or anything inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Personal liability.
- Expenses assumed, waived, or paid by the rental agency or its insurer.
- Cost of any insurance or collision damage waiver offered by or purchased through the car rental company.
- Expenses reimbursable by your insurer, employer, or employer's insurance.

- Loss 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.
- Loss due to off-road operation of the rental vehicle.
- Loss due to hostility of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Confiscation by authorities.
- Vehicles that do not meet the definitions 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.
- Loss or damage as a result of the cardholder's lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended).
- Losses reported more than twenty (20) days<sup>†</sup> from the date of loss.
- Losses for which a claim form has not been received within ninety (90) days<sup>†</sup> from the date of loss.
- Losses for which all required documentation has not been received within 365 days from the date of loss.
- Losses from rental transactions which originated in Israel, Jamaica, or the Republic of Ireland or Northern Ireland.

<sup>†</sup> Not applicable to residents of certain states.

### How do I activate this coverage?

For coverage to be in effect, you must:

- Initiate and complete the entire rental transaction with your eligible Visa card, and
- Decline the car rental company's collision damage waiver (CDW/LDW) option, or similar provision, if offered by the car rental company.

### Helpful hints:

- Check the rental vehicle for prior damage before leaving the rental lot.
- Review the car rental agreement carefully to make sure you are declining CDW/LDW and also to familiarize yourself with the terms and conditions of the car rental agreement.

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

Call the Program Administrator at (800) VISA-911 for help. If you are outside the United States, call collect at 0-410-581-9994.

### When and where am I covered?

This coverage is available on a 24-hour basis, in the United States and most foreign countries. No coverage is provided for motor vehicles rented in Israel,

## Auto Rental Collision Damage Waiver Program - cont.

Jamaica, or the Republic of Ireland or Northern Ireland. Additionally, coverage is not available where precluded by law or in violation of the territory terms of the rental agreement or prohibited by individual merchants. Because regulations vary outside the United States, we recommend you check with your car rental company and the Program Administrator before you travel to make sure your Visa Auto Rental CDW Program will apply.

Coverage is in effect while the rental vehicle remains in your control or in the control of a person permitted to operate the rental vehicle in accordance with the rental agreement between you and the car rental company. Coverage terminates when the car rental company reassumes control of the rental vehicle.

### What type of coverage is this?

Visa Auto Rental CDW Program is "secondary" coverage within your country of residence and "primary" coverage outside your country of residence.

Within your country of residence, coverage is on a "secondary" insurance basis. It does not duplicate insurance provided by or purchased through the car rental company; it will not pay for losses reimbursed by your own insurer, employer, employer's insurance, or any other valid insurance. However, it will pay for the outstanding deductible portion or other charges not covered by your primary automobile insurance policy or if you do not have automobile insurance.

Outside your country of residence, coverage is primary where available. You do not have to claim payment from any other source of insurance before receiving coverage under the policy.

### What types of rental vehicles are not covered?

Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

Examples of excluded expensive or exotic automobiles are 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.

Coverage is provided for only those vans, manufactured and designed to transport a maximum of eight (8) people and which is used exclusively to transport people.

If you have any questions regarding a specific vehicle, call the Program Administrator at (800) VISA-911. If you are outside the United States, call collect at 0-410-581-9994.

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

Immediately call the Program Administrator at (800) VISA-911 to report the loss. If you are outside the United States, call collect at 0-410-581-9994. The Program Administrator will answer any questions you or the car rental agency may have and will then send you a claim form.

All claims must be reported immediately following the loss, but in no event later than twenty (20) days<sup>†</sup> following the date of the loss. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Program Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss.

### What do I need from the car rental company in order to file a Visa Auto Rental CDW Program claim?

At the time of the accident, or when you return the rental vehicle, immediately ask your car 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 car rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.

### How do I file a claim?

You, the cardholder, are responsible for reporting your claim to the Program Administrator within twenty (20) days<sup>†</sup> of the date of loss, or your claim will be

denied. Notice to any other party will not suffice. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Program Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss. Complete and sign the claim form you receive from your call to the Program Administrator. Mail the following documentation to the Program Administrator:

- The completed and signed Visa Auto Rental CDW Program Claim Form. Your completed claim form must be postmarked within ninety (90) days<sup>†</sup> of the loss, even if all other required documentation is not yet available, or your claim will 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) showing the costs you are responsible for and any amounts that have been paid toward the claim. Or, if you have no other applicable insurance, please provide a notarized statement to that effect.
- A copy of the declaration page from your primary automobile insurance carrier.

Enclose all the documents you received from the car rental company:

- A copy of the Accident Report Form.
- A copy of the entire car rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.
- Any other documentation deemed necessary by the Program Administrator to substantiate the claim.

For faster filing, submit your claim online. It's easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about the Visa Auto Rental CDW Program go to the Visa Auto Rental CDW Program Claim Center at [www.visa.com/visaclaim](http://www.visa.com/visaclaim).

If you experience difficulty in obtaining all the required documents within ninety (90) days<sup>†</sup> of the date of loss, just submit the claim form and any documentation you already have available. NOTE: All remaining documents must be postmarked within 365 days of the date of loss.

### Do I have to do anything else?

Usually not. Under normal circumstances, the claim will be paid within fifteen (15) days after the Visa Auto Rental CDW Program Administrator has received all documentation necessary to fully substantiate your claim.

However, after the Program Administrator has paid your claim of loss, all your rights and remedies against any party in respect of this loss will be transferred to the Program Administrator to the extent of the cost of the Program Administrator's payment to you. The Program Administrator shall then be entitled at its own expense to sue in your name. Should this occur, you must give the Program Administrator all assistance as the Program Administrator may reasonably require to secure its rights and remedies including the execution of all documents necessary to enable the Program Administrator to bring suit in your name.

Program Provisions for Auto Rental CDW Program: You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from damage or theft. 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 including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled.

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

The Visa Auto Rental CDW Program is a service provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America. Coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between the description of coverage in this Guide and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

No legal action for a claim may be brought against us until sixty (60) days after we receive 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 coverage. Further, no legal action may be brought against us unless all the terms of this Program Guide and policy have been complied with fully.

The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages.

The program described in this Guide will not apply to Visa cardholders whose accounts have been suspended or canceled.

Visa and/or your Financial Institution can cancel or non-renew the coverage, and if we do, we will notify you at least thirty (30) days in advance. If the insurer non-renews or cancels any coverages provided to eligible Visa cardholders, you will be notified within 30–120 days before the expiration of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. Visa Auto Rental CDW Program coverage will still apply to vehicle rentals commenced prior to the date of such cancellation or non-renewal provided all other terms and conditions of coverage are met.

<sup>†</sup> Not applicable to residents of certain states.

## Warranty Manager Service

For general questions regarding this benefit, call the Program Administrator at (800) 551-8472.

### How do I benefit from Warranty Manager Service?

Warranty Manager Service offers you a number of valuable features, including warranty registration and Extended Warranty Protection, all available with a simple toll-free telephone call. And with our Visa Performance Guarantee you have the option of purchasing affordable Extended Service Agreements.<sup>1</sup>

Warranty Manager's registration service helps you take full advantage of your warranties, because you can get key information about your coverage with a single toll-free call. And if you send us your sales receipts and warranty information, we'll keep everything on file—so arranging for a repair or replacement is as easy as picking up the telephone.

Warranty Manager Service offers Extended Warranty Protection coverage that doubles the free repair period under the original manufacturer's written

## Warranty Manager Service - cont.

U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less when an item is purchased entirely with your eligible Visa card.

### Why should I register my purchases?

To have peace of mind knowing all of your purchases are registered and on file with Visa. Although registration is not required for Extended Warranty Protection benefits, it is strongly encouraged that you send us your sales receipts and warranty information. With this valuable service, you won't have to search for critical documentation when you need it. Arranging for a repair or replacement is as easy as picking up the telephone. Call (800) 551-8472 for information regarding the security of registering your purchases.

What are the advantages of Visa Performance Guarantee? Visa Performance Guarantee is valuable protection you can purchase beyond the coverage provided to you by Visa. It is available to extend your warranty coverage for up to five (5) years from the date of product purchase. This provides you with an easy, reasonably priced way to cover parts and labor costs necessary to repair your product in case of failure.

### Who is eligible under the program?

To be eligible for this coverage, you must be a valid cardholder of an eligible U.S.-issued Visa card.

### Are gifts covered?

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

### Are purchases made outside the United States covered?

Yes, as long as you purchased the item entirely with your eligible Visa card and the eligible item has a valid original manufacturer's written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty. Rest easy knowing the purchases made while you travel are protected by Visa.

### What items are not covered?

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

### Do I need to keep copies of receipts or any other records?

To file a claim, copies of your Visa card receipt, your store receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty are required. You will need to retain copies of these records unless the purchase is registered.

### How do I file a claim?

Call the Program Administrator at (800) 551-8472 immediately upon learning of a product failure. Please note: If you do not give such notice within sixty (60) days after the product failure, your claim may be denied. The Program Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form. This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days of the product failure. Unless otherwise noted, the date of loss shall be the date you first notified the Program Administrator.

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

## Travel & Emergency Assistant

**For general questions regarding this benefit, call the Program Administrator at (800) 992-6029. If you are outside the United States, call collect at 0-804-673-1675.**

### What is Travel & Emergency Assistance?

Help when you don't know where to turn. You can count on a wide range of Visa emergency services available whenever and wherever you need them, 24 hours a day, 365 days a year.

We will make every reasonable effort to respond when you have an emergency—even if you need assistance beyond the services listed here. Please understand that, due to occasional problems such as distance, location, or time, neither Visa nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other service.

### Who is eligible for Travel & Emergency Assistance?

You, your spouse, and your children (provided the children are dependents

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

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

All claims must be fully substantiated.

### How will I be reimbursed?

Once your claim has been verified, the item will be repaired or replaced at the sole option of the insurance provider, but for no more than the original purchase price of the covered item, up to a maximum of \$10,000, as recorded on your Visa card receipt, and \$50,000 maximum per cardholder.

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

In either case, the Provider's payment, replacement, or repair made in good faith will fulfill the Provider's obligation under the program coverage.

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

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

No. However, if you have purchased a service contract or Extended Warranty, Extended Warranty Protection is secondary to that coverage.

For more information, visit [www.visa.com/warrantymanager](http://www.visa.com/warrantymanager)

<sup>1</sup> Extended Service Agreements are offered through a third-party administrator, and may not be available in all states. Terms and conditions may vary by product type. Call (800) 635-5529 for details regarding specific products.

Program Provisions for Warranty Manager Service: This protection provides benefits only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase with your eligible Visa card. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this Program. The Provider will not unreasonably apply this provision 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.

The Provider, in issuing this policy, relies on the truth of statements made in the Declarations and/or application of each cardholder and policyholder. Each cardholder and policyholder agrees that such representations are 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 cardholder or policyholder.

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

After the Provider has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Provider to the extent of the cost of the Provider's payment to you. You shall give the Provider any assistance necessary to secure its rights and remedies—including the execution of all documents—and the Provider shall be entitled at its own expense to bring suit in your name.

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

The Visa Warranty Manager is a service provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America. Coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between this Guide and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

The program described in this Guide will not apply to Visa cardholders whose accounts have been suspended or canceled.

This service is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages.

Visa and/or your Financial Institution can cancel or non-renew the coverage, and if we do, we will notify you at least thirty (30) days in advance. If the insurer non-renews or cancels any coverages provided to eligible Visa cardholders, you will be notified within 30–120 days before the expiration of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. Coverage will still apply on transactions made prior to the date of such cancellation or non-renewal provided all other terms and conditions of coverage are met.

under 22 years old) may all take advantage of these special emergency services.

### How do I get these services?

They're as close as the nearest phone. You simply call the Program Administrator at (800) 992-6029 any hour of the day or night. If you are outside the United States, call collect at 0-804-673-1675.

### Is there a charge for these services?

No. Visa Travel & Emergency Assistance is available to eligible Visa cardholders at no additional charge.

Please note: Visa Travel & Emergency Assistance provides 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 what do they provide?

Visa Travel & Emergency Assistance will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

### Travel & Emergency Assistant - cont.

- Emergency Message Service can record and relay emergency messages for travelers, immediate family members, or business associates. NOTE: Visa will use reasonable efforts to relay emergency messages in accordance with program 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 Program Administrator can give you names of 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. NOTE: All costs are your responsibility.
- Legal Referral Assistance can arrange contact with English-speaking attorneys and with U.S. embassies or consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Program Administrator can coordinate bail payment from your Visa or personal account. The Program Administrator can follow up to make sure bail has been properly handled. 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 even includes arranging to bring your young children home and staying in contact with family members or employers. In the case of a death, the Program Administrator can make arrangements for returning the remains of the deceased home. NOTE: All costs are your responsibility.

- Emergency Ticket Replacement helps you with the carrier's lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you. 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 Program Administrator can also arrange a cash advance with your Visa issuing bank. However, 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. NOTE: All costs are your responsibility.
- Prescription Assistance and Valuable Document Delivery Arrangements can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at home or elsewhere. NOTE: All costs are your responsibility.
- Pre-Trip Assistance can give you information on your destination before you leave—information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.

Program Provisions for Travel & Emergency Assistance: The program described in this Guide will not apply to Visa cardholders whose accounts have been suspended or cancelled. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages.

## Worldwide Automatic Travel Accident and Baggage Delay Insurance

### Visa Gold and Platinum Cards only

**Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim, please contact the Plan Administrator: DFS&A Insurance Agency, Inc., 80 West Upper Ferry Road, Suite 5, P.O. Box 77358, Ewing, NJ 08628.**

### The Plan

As a Visa Gold or Platinum cardholder, provided by a Financial Institution participating in the Financial Customer Insurance Trust Common Carrier Accident Insurance Plan, you, your spouse and your dependent child(ren)\* 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, coupons, or free flights awarded from frequent flier cards, has been accumulated or charged to your Visa Gold or Platinum card account. If the entire cost of the passenger fare has been charged to your Visa Gold or Platinum 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 provided without a specific charge), 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 Visa Gold or Platinum 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. In conjunction with a covered trip, we will reimburse the cardholder up to the maximum Baggage Delay Benefit Amount of \$300.00. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the cardholder while on a covered trip and at a destination other than the cardholder's location of permanent residence. Baggage Delay means a delay or misdirection of the cardholder's property by a common carrier for more than twenty-four (24) hours from the time the cardholder arrives at the destination on the cardholder's ticket. Cardholder's property means the cardholder's baggage and personal property contained in the baggage that has been checked in with a common carrier.

\*Dependent Child(ren) means unmarried children, including adopted children, those children placed for adoption and step-children, who are primarily dependent upon the insured for maintenance and support and who are under the age of 25 and reside with the insured, beyond the age of 25 who are permanently mentally or physically challenged and incapable of self-support, or up to the age of 25 if classified as a full-time student at an institute of higher learning.

### Eligibility

This travel insurance plan is provided to Visa Gold and Platinum cardholders, provided by a Financial Institution participating in the Financial Customer Insurance Trust Common Carrier Accident Insurance Plan, automatically when the entire cost of the passenger fare(s) are charged to your Visa Gold or Platinum account while the insurance is effective. It is not necessary for you to notify the administrator or the Insurance Company when tickets are purchased.

### The Cost

This travel insurance plan is provided at no additional cost to eligible Visa

Gold and Platinum cardholders provided by a Financial Institution participating in the Financial Customer Insurance Trust Common Carrier Accident Insurance Plan. The Financial Institution participating in the Financial Customer Insurance Trust Common Carrier Accident Insurance Plan pays the account holder's premium.

### 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 throughout 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(s) is charged to your Visa Gold or Platinum 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 Insurance 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. The Baggage Delay Benefit is 1) limited to \$100 per day per cardholder up to a maximum of three (3) days; and 2) excess of all other valid and collectible insurance.

The limit of coverage for an Insured Person whose coverage has become effective shall be:

|                            |  |
|----------------------------|--|
| Visa Gold or Visa Platinum | \$250,000. Travel Accident Insurance Benefit |
|                            | \$300. Baggage Benefit                       |

In the event of multiple accidental deaths per credit card account arising from any one accident, the Company's liability for all such losses will be limited to a maximum limit of insurance equal to three times the applicable 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. 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

## Worldwide Automatic Travel Accident and Baggage Delay Insurance - cont.

emergency. Essential items not covered by the Baggage Delay Benefit include, but are not limited to: 1) contact lenses, eyeglasses or hearing aids;

2) artificial teeth, dental bridges or prosthetic devices; 3) tickets, documents, money, securities, checks, travelers checks and valuable papers; or 4) business samples.

### Effective Date

This insurance is effective May 1, 2002 and will cease on the date the master Policy Number 6477-44-67 is terminated or on the date your Visa Gold or Platinum card account ceases to be in good standing, whichever occurs first.

## Purchase Security

### Visa Gold and Platinum Cards only

For general questions regarding this benefit, call the Program Administrator at (800) 553-4820.

### What is Purchase Security protection?

Purchase Security will replace, repair items, or reimburse you up to a maximum of \$500 per claim and \$50,000 per cardholder for eligible items of personal property purchased entirely with your eligible Visa card for the first ninety (90) days from the date of purchase in the event of theft, damage due to fire, vandalism, accidentally discharged water, or weather.<sup>3</sup>

### Who is eligible for this protection?

To be eligible for this coverage, you must be a valid cardholder of an eligible U.S.-issued Visa card.

### What items are covered?

Your eligible purchases are protected against damage due to the following:

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

### What items are not covered?

- Animals and living plants.
- Antiques and collectible items.
- Broken items, unless damage is the result of a covered occurrence.
- Computer software.
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow.
- Items purchased for resale, professional, or commercial use.
- Items stolen from automobiles and other vehicles and common carriers.
- Items that mysteriously disappear. "Mysterious Disappearance" means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
- Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or delivery service).
- Jewelry and watches on baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you.
- Losses resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects.
- Losses resulting from misdelivery or voluntary parting with property.
- Medical equipment.
- Perishables, consumables, 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.
- Real estate and items which are intended to become part of real estate.
- Traveler's checks, cash, tickets, and any other negotiable instruments.

### Are gifts covered?

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

### Are purchases outside the United States covered?

Yes, as long as you purchased the item entirely with your eligible Visa card and it meets the terms and conditions of the program.

### Do I need to register my purchases?

No, your eligible items are automatically covered.

### Do I need to keep copies of receipts or any other records?

Yes. If you want to file a claim, you will need copies of your Visa card receipt and your store receipt.

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: Financial Customer Insurance Trust. 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 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.

### How do I file a claim?

Call the Program Administrator at (800) 553-4820 within sixty (60) days of loss or damage. Please note: If you do not give such notice within sixty (60) days after the loss or damage, your claim may be denied. The representative will ask you for some preliminary claim information and send you the appropriate claim form. This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of loss or damage.

Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all of the documents necessary to fully substantiate the claim.

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

Your claim must contain the time, place, cause, and amount of the theft or damage, together with all of the following documentation substantiating your loss:

- Your completed and signed claim form.
- Your Visa card receipt.
- The itemized store receipt.
- A police report (made within 48 hours of the occurrence in the case of theft), fire report, insurance claim, or other report sufficient to determine eligibility for benefits.
- A copy of your insurance declaration page, when applicable.
- Documentation (if available) of any other settlement of the loss.
- Any other documentation deemed necessary to substantiate your claim.

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

### How will I be reimbursed?

Depending on the nature and circumstances of the incident, the insurance provider, at its sole discretion, may choose to handle your claim in one of two ways:

1. The lost or damaged item (whether wholly or in part) may be repaired or rebuilt, or the stolen item may be replaced. If this option is chosen, you will usually be notified of the decision within fifteen (15) days following receipt of the required proof-of-theft/damage documentation.
2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your Visa card receipt up to a maximum of \$500 per claim occurrence.<sup>3</sup>

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

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

Yes. If you have personal (i.e. homeowner's, renter's, or automobile) insurance, you are required to file a claim with your insurance company and to submit a copy of any claims settlement from your insurance company along with your claim form.<sup>3</sup>

In some cases, at the option of the Program Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal declaration page may be sufficient.

<sup>3</sup> 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 loss up to the amount charged to your Visa account, and subject to the terms, exclusions, and limits of liability of the program. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is \$500 per claim occurrence, and \$50,000 per cardholder. You will receive no more than the purchase price as recorded on the Visa card receipt. Where a protected item is part of a pair or 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.

## Purchase Security - cont.

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

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this Program. The Provider will not unreasonably apply this provision 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.

The Provider, in issuing this policy, relies on the truth of statements made in the Declarations and/or application of each cardholder and policyholder. Each cardholder and policyholder agrees that such representations are 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 cardholder or policyholder.

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

After the Provider has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Provider to the extent of the cost of the Provider's payment to you. You shall give the Provider any assistance necessary to secure its rights and remedies—including the execution of all documents—and the Provider shall be entitled at its own expense to bring suit in your name.

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

The Visa Purchase Security Program is a service provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America. Coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between this Program Guide and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

The program described in this Guide will not apply to Visa cardholders whose accounts have been suspended or canceled.

This service is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages.

Visa and/or your Financial Institution can cancel or non-renew the coverage, and if we do, we will notify you at least thirty (30) days in advance. If the insurer non-renews or cancels any coverages provided to eligible Visa cardholders, you will be notified within 30–120 days before the expiration of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. Coverage will still apply on transactions made prior to the date of such cancellation or non-renewal provided all other terms and conditions of coverage are met.

## Personal Identity Theft Coverage

### Visa Platinum Cards only

**For general questions regarding this benefit, call the Program Administrator at (866) 679-5660.**

### How do I benefit from Personal Identity Theft Coverage?

Personal Identity Theft Coverage offers you a number of valuable features, including coverage to pay for expenses you incur, up to a maximum of \$2,500.00, as a result of a Covered Stolen Identity Event.<sup>1</sup>

### Who is eligible for this coverage?

To be eligible for this coverage, you must be a valid cardholder whose name is embossed on an eligible U.S.-issued Visa card residing in the United States or Canada.

### What is covered?

Personal Identity Theft Coverage Covered Losses include:

- Costs you incur for re-filing applications for loans, grants, or other credit or debt instruments that are rejected solely because the lender received incorrect information as a result of a Covered Stolen Identity Event.
- Costs for notarizing affidavits or other similar documents, long distance telephone calls and postage reasonably incurred as a result of your efforts to report a Covered Stolen Identity Event or to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.
- Costs incurred by you for a maximum of four (4) credit reports, requested as a result of a Covered Stolen Identity Event, from any entity approved by the Provider.
- Actual lost wages for time taken away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.
- Costs for reasonable fees for an attorney appointed by the Provider and related court fees you incur with the consent of the Provider for suits brought against you by a creditor or collection agency or similar entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as a result of a Covered Stolen Identity Event.

### What is not covered?

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

### Is there a charge for these services?

No. Your financial institution provides these to you at no extra cost.

### When and where am I covered?

Payment for Covered Losses will be limited to losses incurred in the United States, its territories and possessions, Puerto Rico, or Canada for a loss occurring during the policy period.

### How do I file a claim?

Call our Program Administrator, toll-free, at (866) 679-5660 immediately when

you reasonably believe a Covered Stolen Identity Event has occurred. The information should include, but not be limited to, how, when, and where the Covered Stolen Identity Event occurred, and a description of the property, if applicable. The Provider may also require other reasonable information or documents regarding the loss.

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

A signed, sworn proof of loss or affidavit containing the information requested by the Provider or by the Program Administrator should be submitted within sixty (60) days after the Provider's request.

### How will I be reimbursed?

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

### Do I have to do anything else?

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

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

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

The Provider relies on the truth of statements made in the Declarations and/or application and claim submission of each cardholder. Each cardholder agrees that such representations are 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 cardholder.

If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled.

After the Provider has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Provider to the extent of the cost of the Provider's payment to you. You shall give the Provider any assistance necessary to secure its rights and remedies—including the execution of all documents—and the Provider shall be entitled at its own expense to bring suit in your name.

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

This coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Program Guide is a summary of benefits and is not a policy of insurance. In the event of any conflict between this Program Guide and the policy, the policy will govern. The policy is on file at the offices of the sponsor and is underwritten by Indemnity Insurance Company of North America (the "Provider"). The program described in this Guide will not apply to Visa cardholders whose accounts have been suspended or cancelled.

This service is provided to eligible Visa cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages. Visa and/or your Financial Institution can cancel or non-renew this coverage, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any coverages provided to eligible Visa cardholders, you will be notified within 30–120 days before the expiration of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. Coverage will still apply on transactions made prior to the date of such cancellation or non-renewal provided all other terms and conditions of coverage are met.

Whenever you need to file a claim, call toll-free at  
(866) 679-5660.

<sup>1</sup> Covered Stolen Identity Event means: the theft, unauthorized or illegal use of your name, account or account number, Social Security number, or any other method of identifying you.

## Visa Concierge Service

### Visa Platinum Cards only

Visa Concierge Service provides convenient, free, personalized assistance with practically all non-emergency entertainment, travel and business needs. Concierges are standing by to assist you, 24 hours a day, 7 days a week, to make travel and restaurant arrangements, buy event tickets or gifts on your behalf, make business service arrangements and much more.

Your Concierge can also book golf tee times, assist with passports and visas, provide customized maps, arrange sightseeing and help with foreign protocol!

Information, reservations and referrals are available at no cost to the cardholder. The cost of any goods or service purchased is billed directly to the cardholder's Visa card.

Visa Concierge Service: (800) 895-8518  
International Visa Concierge Service: (804) 673-1693 collect

