



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

**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 (800) 564-1588.

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

## Visa® Benefits Package

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**Visa Benefits are based on your account type. Below are the benefits for Passport Visa Platinum, Cash Back Visa Platinum, and Secured Visa Platinum.**

- 24-Hour Report Lost or Stolen Cards
- Emergency Cash/Card Replacement
- Roadside Assistance Services
- Travel and Emergency Services
- Purchase Security Coverage
- Extended Warranty Protection Coverage
- Personal Identity Theft Coverage
- ID Navigator powered by Norton LifeLock Coverage
- Concierge Services

### **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 **(800) 564-1588**.

### **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 and International Delivery within 1 business day.

- Call **(800) VISA-911** or **0-410-581-9994 collect**

# Roadside Dispatch®

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

## **What is Roadside Dispatch?**

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

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

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

- Standard Towing – Up to 5 miles included<sup>1</sup>
- Tire Changing – must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery – up to 5 gallons (plus the cost of fuel)
- Standard Winching

Roadside Dispatch will ask you where you are, what the problem is, and while they remain on the phone with you, they will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – Roadside Dispatch will advise you to hang up and dial 911. If you are not able to dial 911, they will call the non-emergency police number in your area, and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone number and you may save money because their rates are pre-negotiated.

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required. Just call Roadside Dispatch toll-free when you need them.

## **1-800-847-2869 — it's that easy!**

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

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

**Additional Terms:** Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Commonwealth shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor Commonwealth provides any assurances as to the ability of the service provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. 24-hour roadside assistance services provided by: Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross Country Motor Club of California, Inc. a California corporation.

## Travel and Emergency Assistance

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

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

**Please note that due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.**

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

Travel and Emergency Assistance Services are made available to You, if You are a cardholder of an eligible card issued in the United States. Your spouse and children (dependents under 22 years old) are also eligible to use these services.

Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

To use the services, simply call the toll-free, 24-hour Benefit Administrator line at **1-800-992-6029**. **If You are outside the United States, call collect at 1-804-673-1675.**

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

- Emergency Message Service – can record and relay emergency messages for travelers or their immediate family members. The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully. **All costs are Your responsibility.**
- Medical Referral Assistance – provides medical referral, monitoring, and follow-up. The Benefit Administrator can give You names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor Your condition; keep in contact with Your family, and provide continuing liaison; and help You arrange medical payments from Your personal account. **All costs are Your responsibility.**
- Legal Referral Assistance – can arrange contact with English-speaking attorneys and U.S. embassies and consulates if You're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from Your personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **All costs are Your responsibility.**

- Emergency Transportation Assistance – can help You make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring Your Young children home and helping You stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. **All costs are Your responsibility.**
- Emergency Ticket Replacement – helps You through Your carrier’s lost ticket reimbursement process and assists in the delivery of a replacement ticket to You, should You lose Your ticket. **All costs are Your responsibility.**
- Lost Luggage Locator Service – can help You through the Common Carrier’s claim procedures or can arrange shipment of replacement items if an airline or Common Carrier loses Your checked luggage. **You are responsible for the cost of any replacement items shipped to You.**
- Emergency Translation Services – provides telephone assistance in all major languages and helps find local interpreters, if available, when You need more extensive assistance. **All costs are Your responsibility.**
- Prescription Assistance and Valuable Document Delivery Arrangements – can help You fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. **All costs are Your responsibility.**
- Pre-Trip Assistance – can give You information on Your destination before You leave such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

#### **Definitions**

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

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

#### **Additional Provisions for Travel and Emergency Assistance Services**

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

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

# Purchase Security

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

For instance, Your son's brand new iPad got soaked, in a sudden rainstorm at summer camp. But, You bought the item with Your card so, You may be covered.

Purchase Security protects new retail purchases made with Your eligible Account and/or rewards programs associated with Your covered Account within the first ninety (90) days from the date of purchase. To be eligible for this coverage, You need to purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your covered Account.

At the Benefit Administrator's discretion, this benefit replaces, repairs, or reimburses You, up to the total purchase price of Your item for a maximum of five hundred dollars (\$500.00) per claim and fifty thousand dollars (\$50,000.00), per cardholder, in the event of theft, damage due to fire, vandalism or accidentally discharged water or certain weather conditions.

You are eligible for this benefit if You are a cardholder of an eligible card issued in the United States. Gifts purchased for friends and family members may also be covered if they are purchased with Your covered Account and/or rewards program associated with Your covered Account.

## **Purchase Security covers**

Eligible items of personal property purchased with Your card and/or rewards program associated with Your covered Account are covered for the following:

Damage due to:

- Fire, smoke, lightning, explosion, riot, or vandalism
- Windstorm, hail, rain, sleet, or snow
- Aircraft, spacecraft, or other vehicles
- Accidental discharge of water or steam from household plumbing
- Sudden accidental damage from electric current

Theft (except from cars or motorized vehicles)

Purchases made outside the United States are also covered as long as You purchased the item with Your covered Account and/or rewards program associated with Your covered Account.

## **Purchase Security does *not* cover**

- Animals and living plants
- Antiques or collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items towable or attachable to any motorized vehicle
- Broken items, unless the result of a covered occurrence
- Computer software
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow
- Items purchased for resale, either professional or commercial use
- Items stolen from cars or other vehicles or common carriers
- Items that are lost, or that "mysteriously disappear," meaning they vanished in an unexplained manner, with no evidence of wrongdoing by one person or several
- Items under the control and care of a common carrier (including the U.S. Postal Service, airplanes, or a delivery service)

- Items in Your baggage (unless hand carried, or under Your supervision or that of a companion You know); includes jewelry and watches, among other things
- Theft or damage stemming from abuse, fraud, hostilities (war, invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal); normal wear and tear; flood, earthquake, radioactive contamination; damage from inherent product defects
- Theft or damage from misdelivery, or voluntarily parting with property
- Medical equipment
- Perishable or consumable items, including cosmetics, perfumes, rechargeable batteries, among others
- Real estate and items intended for real estate, including hard-wired and hard-plumbed items, garage doors and openers, ceiling fans, among other items
- Rented and leased items
- Traveler's checks, cash, tickets, credit or debit cards, among other negotiable purchased instruments
- Items used or pre-owned (Refurbished items will not be considered used or pre-owned as long accompanied by a warranty)

#### **Filing a Purchase Security claim**

**Call the Benefit Administrator at 1-800-553-4820, within sixty (60) days of the damage or theft (if You wait longer, coverage may be denied).** The Benefit Administrator will ask for some preliminary claim information, answer Your questions and send You a claim form. When You submit Your claim, be sure to include all information regarding Your claim including the time, place, cause and the amount to either replace or repair the item.

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

This benefit also pays for the outstanding deductible portion of Your insurance or indemnity for eligible claims. The maximum total limit of liability is up to five hundred dollars (\$500.00) per claim occurrence and fifty thousand dollars (\$50,000.00) per cardholder. You will receive no more than the purchase price as recorded on the eligible card receipt.

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

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

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

#### **Please submit the following documents:**

- Your signed and completed claim form

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

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

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

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

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

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

- A damaged item may be repaired, rebuilt, or replaced, while a stolen item will be replaced. Typically, You will receive notice about this decision within fifteen (15) days upon receipt of Your claim documentation.
- You may receive payment to replace Your item, an amount not more than the original purchase price, less shipping and handling charges, up to five hundred dollars (\$500.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder. You will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less. Under normal circumstances, reimbursement will take place within five (5) business days.

#### **Definitions**

**Account** means Your credit or debit card Accounts.

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

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

#### **Additional provisions for Purchase Security**

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

**For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-553-4820.**



# Extended Warranty Protection

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

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

## **Here's how Warranty Registration works**

When You purchase an eligible item that carries a manufacturer's warranty, You can register Your purchase by calling **1-800-551-8472** or call collect outside the U.S. at **1-303-967-1096**. You can also register Your purchase online at [www.cardbenefitservices.com](http://www.cardbenefitservices.com).

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

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

## **Here's how Extended Protection works**

Your warranty coverage can be doubled up to one (1) additional year on eligible warranties of three (3) years or less. For example, a manufacturer's warranty of three (3) months would be provided with an additional three (3) months of coverage for a combined total of six (6) months of coverage, and a warranty for six (6) months would be provided with an additional six (6) months of coverage for a combined total of twelve (12) months of coverage. However, if the manufacturer's warranty is for three (3) years, it would only be extended one (1) additional year for a combined total of four (4) years of coverage.

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

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

## **What Extended Protection does *not* cover**

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

- Medical equipment
- Used or pre-owned items (Refurbished items will be covered as long as it has a warranty with it and would not be considered used or pre-owned.)

### **Filing an Extended Protection claim**

To file a claim, call the Benefit Administrator at **1-800-551-8472** or call collect outside the U.S. at **1-303-967-1096**, immediately after the failure of Your covered item. **Please note if You do not notify the Benefit Administrator within sixty (60) days of product failure, Your claim may be denied.**

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

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

### **What You must submit to file a claim**

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

- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- A copy of the itemized sales receipt
- A copy of the original manufacturer's written U.S. warranty, and any other applicable warranty
- A description of the item and its serial number, and any other documentation deemed necessary to substantiate Your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts)
- The original repair estimate or repair bill, indicating cause of failure
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

**All claims must be fully substantiated.**

**For faster filing, or to learn more about Extended Warranty Protection, visit**

[www.cardbenefitservices.com](http://www.cardbenefitservices.com)

### **How You will be reimbursed**

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

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

If Your item is to be repaired, You may go to an authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.

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

### **Definitions**

**Account** means Your credit or debit card Accounts.

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

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

### **Additional provisions for Extended Protection**

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

**For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-551-8472 or call collect outside the U.S. at 1-303-967-1096.**

# Personal Identity Theft Coverage

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Having Your identity stolen can negatively impact Your life and have long lasting consequences if not dealt with properly. Fortunately, Personal Identity Theft is there to help by providing reimbursement for covered expenses incurred if You are the victim of identity theft.

## **What is Personal Identity Theft and when does it apply?**

Personal Identity Theft provides reimbursement up to **\$2,500** for covered expenses You incur to restore Your identity as a result of a Covered Stolen Identity Event.

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

## **What is covered?**

This benefit will provide reimbursement for the following:

- Costs to re-file applications for loans, grants, or other credit or debt instruments that were originally rejected by the lender solely on the basis of incorrect information the lender received as a result of a Covered Stolen Identity Event
- Costs to report a Covered Stolen Identity Event or to amend or correct records with Your true name or identity as a result of a Covered Stolen Identity Event: including costs incurred for notarizing affidavits or other similar documents, costs for long-distance telephone calls, and costs for postage
- Costs for maximum of four (4) credit reports requested as a result of a Covered Stolen Identity Event from any entity approved by the Benefits Administrator
- Actual lost wages for Your time away from Your work premises solely as part of Your efforts to amend or rectify records as to Your true name or identity as a result of a Covered Stolen Identity Event
- Reasonable fees for an attorney appointed by the Benefits Administrator and related court fees approved by the Benefits Administrator for suits brought against You by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods or services or default on a loan as a result of a Covered Stolen Identity Event
- Payment for covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada

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

This benefit will not provide reimbursement for the following:

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

## **How to File a Personal Identity Theft Claim**

1. As soon as You have reason to believe a Covered Stolen Identity Event has occurred, immediately call the Benefit Administrator, toll-free, at **1-866-679-5660** and provide information including, but not limited to, how, when, and where the Covered Stolen Identity Event occurred. The Benefit Administrator may also require other reasonable information or documents regarding the event.
2. A signed, sworn proof of loss or affidavit containing the information requested by the Benefit Administrator must be submitted within sixty (60) days.

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

*For faster filing, or to learn more about Personal Identity Theft, visit [www.cardbenefitservices.com](http://www.cardbenefitservices.com)*

### **Definitions**

**Covered Stolen Identity Event** means theft or unauthorized or illegal use of Your name, account number, Social Security number, or any other method of identifying You.

**Eligible Person** means a cardholder whose name is embossed on an eligible U.S. issued card, and You reside in the United States or Canada.

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

### **Additional Provisions for Personal Identity Theft**

- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide will not apply to cardholders whose accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of

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

- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims

## ID Navigator powered by NortonLifeLock™

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### **Identity theft continues to evolve and so do NortonLifeLock™ solutions**

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind. ID Navigator Powered by NortonLifeLock\* provides you with the tools to help keep you informed of potential threats to your identity so you can act quickly. The dark web is continuously patrolled for information that may belong to you, and you're notified if it's found. Should large-scale data breaches occur, NortonLifeLock will keep you informed.

To help detect credit fraud, key changes to your credit file are monitored with One-Bureau Credit Monitoring.<sup>1</sup> And if your wallet is stolen, you'll receive guidance to help cancel or replace credit cards, insurance identification and other key documents.

Should you do become a victim of identity theft, a U.S.-based Identity Restoration Specialist will help guide you on the next steps to take to help resolve the issue.

As a Visa cardholder, you will also have access to special discounts on other NortonLifeLock™ products. Existing NortonLifeLock™ ID theft protection members – contact NortonLifeLock (1-866-228- 2261) to discuss your needs if you are interested in ID Navigator Powered by NortonLifeLock.

**To confirm eligibility, visit [www.cardbenefitidprotect.com](http://www.cardbenefitidprotect.com).** Once verified, you will be redirected to the offer page onNorton.com where ID Navigator enrollment is available

### **How ID Navigator Powered by NortonLifeLock can help provide you with greater peace of mind:\***

- **Dark Web Monitoring** continuously patrols the dark web and private forums looking for personal information that may belong to you. Should it be found, notifications are sent with suggested steps.
- **Data Breach Notifications** sends notifications on large-scale breaches so you can act quickly should a breach affect your personal information.
- **Stolen Wallet Assist** A stolen wallet can mean a lost identity. If your wallet is stolen you will receive guidance to help you cancel or replaced key documents like your credit cards, driver's licenses, Social Security cards, insurance cards and more.

- **One-Bureau Credit Monitoring Alerts<sup>1</sup>** helps you stay on-top of your credit to help detect fraud more quickly, alerts are sent when key changes are made to your credit file with a major credit bureau.
- **Credit, Bank & Utility Account Freezes** provides instructions and links so you can quickly freeze credit, bank and utility files with each consumer reporting company to help protect you against criminals opening unauthorized accounts in your name.
- **Restoration Assist** US-based Identity Restoration Specialists are available Monday to Friday 6a.m. – 5p.m. PST with guidance and with next steps to assist you should you become a victim of identity theft or other suspicious activity. Note: Visa Cardholders will have access to special discounts if they are interested in purchasing a more robust identity theft offering that includes features such as the LifeLock Million Dollar Protection™ Package.
- **US-based Member Services & Support** is available Monday to Friday 6 a.m. – 6 p.m. PST; and Saturday 7 a.m. – 1 p.m. PST.

*\*No one can prevent all identity theft.*

*<sup>1</sup>Two requirements must be met to receive the One-Bureau Credit Monitoring feature: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file that contains sufficient credit history information. If these requirements are not met you will not receive credit features from Equifax. You will receive Credit Features once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment.*

**Below you will find answers to questions about the benefit:**

**Q: How is the personal data I enter for Dark Web Monitoring stored and managed? How do I know my personal data shared with NortonLifeLock is secure?**

**A:** Your personal data is stored and managed by an advanced secure cloud database which is encrypted and protected with multiple layers of security measures.

**Q: How can I be sure the personal data I enter for Dark Web Monitoring is not used or sold by NortonLifeLock employees?**

**A:** Any personal data you provide is encrypted. Only a few selected employees, who undergo training on how to handle personal data can access it. These employees must provide their own unique credentials every time they access personal data and are subject to monitoring by our Information Security and Compliance team. See the NortonLifeLock™ [Global Privacy Statement](#) for additional details.

**Q: Can NortonLifeLock remove my personal data from the dark web?**

**A:** Unfortunately no. The content on the dark web is not centralized and is owned by many different (usually anonymous) owners. Only the owner of the content could remove or modify the content.

**Q: How does NortonLifeLock help if I receive a Dark Web Monitoring notification?**

**A:** Within the notifications, advice is provided on next steps you can take to help protect your personal data, and when available, it will include links to additional resources. If you have additional questions, go to [support.norton.com](https://support.norton.com).

**Q: How does NortonLifeLock help if my personal data was leaked in a data breach?**

**A:** Notifications are sent that provide best practices and suggested next steps you can take to help protect your personal data at [support.norton.com](https://support.norton.com)

**Q: How do I enroll? What information will I need to provide?**

**A:** Visa cardholders should visit [www.cardbenefitidprotect.com](https://www.cardbenefitidprotect.com), and complete the eligibility verification. Once verified, cardholders will be redirected to the offer page on Norton.com where ID Navigator enrollment is available. Enrollment in ID Navigator will require first name, last name, SSN, date of birth, address, phone number, and email address.

**Q: What are some common triggers for dark web, credit, and data breach notifications?**

**A:** Your personal information being detected on the dark web, a hard credit check, or an update to your credit file are a few examples. Data breach notifications are sent regarding large data breaches that may impact consumers.

**Q: I received an alert. What do I do next?**

**A:** Each alert will include information about next steps. Specifics vary by type of alert.

## Concierge Services

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Now you can get assistance with travel and restaurant reservations, gift arrangements, event tickets, business services, and more—24 hours a day, seven days a week. Concierge\* Services is just one of the many benefits that you can take advantage of as a CommonWealth Visa cardholder. **To learn more about Concierge Services, contact us at 1-800-895-8518, or call collect outside the U.S. at 1-804-965-8400.**

Below are services available to you:

**Travel Information and Assistance:**

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

**Entertainment Planning:**

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



- Provide information on leisure tours, tennis courts, health and fitness clubs, shopping location information while traveling, and more

**Business Services:**

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

**Specialty Services:**

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

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

- Ability to gain special access to restaurants
- Ability to gain special access to sold out venues or popular events; however, there are current relationships with ticket brokers who may be able to provide access at current market prices at time of booking.
- Discounts
- Extensive planning services such as assistance in wedding planning is not available; however, the concierges can assist by locating a wedding planner for you.
- Local errand-running services or local personal services such as babysitting; however, the concierges can provide professional recommendations (excluding medical recommendations). Professional recommendations would normally be for services that have a significant local presence and can demonstrate they are licensed and insured (for example, for maid cleaning services, a corporate entity such as Merry Maids<sup>®</sup> would be recommended, rather than a local person).
- Services which are illegal, unethical, or immoral
- Vacation packages cannot be assembled and are not available
- Cruises are not available; however, the concierge can recommend a local travel agency that can recommend/book cruises.

**To learn more about Concierge Services, contact us at 1-800-895-8518, or call collect outside the U.S. at 1-804-965-8400.**

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