



Visa Guide to Benefits

Visa Gold Credit Card

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Your Guide to Benefit describes the benefit in effect as of 8/1/2023. Benefit information in this guide replaces any prior benefit information You may have received. Please read and retain for Your records. Your eligibility is determined by Your financial institution.

Personal Identity Theft



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 **\$1,000.00** 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

CLAIMS SNAPSHOT

Unauthorized credit card opened in Your name



ASAP

Notify Benefit Administrator of the incident as soon as possible



WITHIN 60 DAYS

Send signed sworn affidavit to Benefit Administrator within 60 Days from date of incident



Claim settled



- 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**, **or call collect outside the U.S. at 1-303-967-1096** 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**



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.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-866-679-5660, or call collect outside the U.S. at 1-303-967-1096.



Travel Accident Insurance

Description of Coverage



Principal Sum: \$400,000.00

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

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

Eligibility and Period of Coverage

As a Visa Gold cardholder, you are covered beginning on August 1, 2023 or the date your credit card is issued, whichever is later.

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

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

Benefits

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

CLAIMS SNAPSHOT

You purchase your entire Common Carrier fare with your covered card



While traveling on your Covered Trip you have an accidental bodily injury which results in a loss



20 DAYS

Written notice of claim should be mailed to the Plan Administrator



Claim settled



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

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

Definitions



Loss means actual severance through or above the wrist or ankle joints with regard to hands and feet; entire and irrevocable loss of sight, speech or hearing; actual severance through or above the metacarpophalangeal joints with regard to thumb and index fingers. The life benefit provides coverage in the event of a Covered Person's death. If a Covered Person's body has not been found within one (1) year of disappearance, stranding, sinking, or wreckage of any Common Carrier in which the Covered Person was covered as a passenger, then it shall be presumed, subject to all other provisions and conditions of this coverage, the Covered Person suffered loss of life.

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

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

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

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

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

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

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

Description of Coverage: This description of coverage details material facts about a Travel Accident Insurance Policy which has been established for you and is underwritten by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the master policy form number, VSC-VCC-01 (2/00). Any difference between the policy and this description will be settled according to the provisions of the policy.

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

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

Underwritten by:

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

Additional Provisions for Travel Accident Insurance



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

The financial institution or the Company can cancel or choose not to renew the Insurance coverages for all Insureds. If this happens, the financial institution will notify the accountholder at least 30 days in advance of the expiration of the policy. Such notices need not be given if substantially similar replacement

coverage takes effect without interruption and is provided by the same insurer. Insurance benefits will still apply to Covered Trips commenced prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. Travel Accident Insurance does not apply if your Visa Gold privileges have been suspended or cancelled. However, insurance benefits will still apply to Covered Trips commenced prior to the date that your account is suspended or cancelled provided all other terms and conditions of coverage are met.

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

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

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

State Amendments



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

Roadside Dispatch®

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

What is Roadside Dispatch?

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

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

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

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

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

Dependable roadside assistance is available 24 hours a day, 7 days a week in the United States. 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 \$79.95. 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.

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

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

Travel and Emergency Assistance Services

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

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

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

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

Travel and Emergency Assistance Services are made available to You, if You are a cardholder of an eligible card issued in the United States. 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.

- **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. 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.

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.



Extended Warranty Protection



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

Extended Warranty Protection provides You with valuable features that help You manage, use and extend the warranties for eligible items purchased on Your covered Account and/or rewards 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**.



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.

CLAIMS SNAPSHOT

You purchase a new laptop using Your covered Account.

One week after the manufacturer's one year warranty expires, the laptop stops working



60 DAYS

from the date of failure, you contact the Benefit Administrator to report the loss



90 DAYS

Claim form must be submitted with supporting documents



Claim settled



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, U.S. store-purchased dealer warranty, or a U.S. 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.)
- Losses caused by or resulting from a Cyber Incident

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 Your Extended Warranty Protection, visit 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.

Computer Programs means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

Cyber Incident means any of the following acts:

- (a) unauthorized access to or use of Your Digital Data or a Covered Purchase;
- (b) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or a Covered Purchase;
- (c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or a Covered Purchase;
- (d) restriction or inhibition of access to or directed against Your Digital Data or a Covered Purchase;
- (e) computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Covered Purchase during the manufacturing process, upgrade process, or normal maintenance.

Digital Data means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Covered Purchase to store information, process information, and transmit information over the Internet.

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

You or Your means an Eligible Person who purchase their item to their eligible Account and/or 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.



Visa Global Customer Assistance Services (GCAS)

Travel with confidence, added security, and peace of mind. The Visa Global Customer Assistance Services (GCAS) offers a worldwide support network that gives you quick, reliable access to emergency services, general Visa card information, a direct connection to your card issuer as well as benefits service providers—24 hours a day.

These benefits are available on all Visa cards:¹

- **Cardholder Inquiry Service**—Visa GCAS associates provide you with general Visa and card benefits information. Any questions regarding account inquiries, such as card declines, credit limits, and card balances, are directed to and answered by Visa GCAS associates.
- **Emergency Card Replacement²**—Visa GCAS associates work with either you or your card issuer to confirm that an expedited card replacement is necessary. Depending on the product type and location of delivery, replacement cards are usually received within 1 to 3 business days from the approval of your card issuer.³ ECR request can also be initiated by the issuer.
- **Emergency Cash Disbursement**—Visa GCAS associates gather information from you or your card issuer and contact your issuer for authorization to provide cash to you when an emergency arises. Cash can be disbursed to you in as little as 2 hours. ECD request can also be initiated by your card issuer.
- **Lost or Stolen Card Reporting**—Visa GCAS associates assists cardholders by blocking lost or stolen Visa card numbers on VisaNet[®] and contacting your card issuer. The entire process is completed within 30 minutes. If you do not have the full card number available, GCAS can also use your card BIN to identify and send a report to your card issuer so that they can identify the card number and proceed to block it themselves.

¹ Some restrictions/limitations apply.

² Chip emergency card replacement is also available.

³ Some restrictions might impact the delivery time frame.

How to Get a Replacement Card or Cash in an Emergency

- Call Visa Global Customer Care Services at **1-800-847-2911** (within the U.S. or Canada) if your card has been lost or stolen. 
- **Contact us at any time**—We're available by chat or phone to help you 24 hours a day. To use chat, go to: **<https://usa.visa.com/contact-us.html>**. Click the chat button or find the phone number, and select the country you're calling from in the field above. 
- **Deactivate your card**—A Visa representative will deactivate your lost or stolen credit or debit card and then notify your card issuer immediately. In the event your card was stolen, this may help prevent fraud.
- **Get a new card**—Visa will work with your card issuer to replace your debit or credit card and ship it to you within 24 to 72 hours.
- If the country/region you are in is not listed, or if you experience difficulties using any of the toll-free numbers, please call collect at **+1-303-967-1096**.
- For the hearing impaired, please call **1-800-TDD-1213** in the US or Canada or **1-305-278-4285** or **1-512-865-2002** in all other countries. 

For more information about the benefits described on this page, call Visa GCAS at 1-800-847-2911 or your card issuer.



NortonLifeLock



A global leader in consumer Cyber Safety, NortonLifeLock has decades of experience in both cybersecurity and identity theft protection. They provide a sought-after benefit and will be a trusted ally of Visa cardholders in a complex digital world.

Today, NortonLifeLock serves the online security needs of customers worldwide with:

- **Device security**—protects devices and information on them from online threats like viruses, malware and phishing
- **Identity theft protection**—monitors for a wide range of identity threats and provides restoration services
- **Online privacy**—A VPN (virtual private network) protects when information is sent or received over Wi-Fi, wired or mobile connections
- **Home & family**—provides families with solutions like Parental Control for managing kids' activities online

As a Visa cardholder, you will have access to ID Navigator Powered by NortonLifeLock, which provides you with the tools to help keep you informed of potential threats to your identity so you can act quickly should the unexpected happen. This Visa-funded benefit is complimentary for cardholders and includes:

- **Dark Web Monitoring**—Continuously patrols the dark web and private forums looking for personal information that may belong to you. Should any 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 replace key documents like your credit cards, driver's licenses, Social Security cards, insurance cards and more.
- **One-Bureau Credit Monitoring Alerts**¹—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.
- **Privacy Monitor**—Gives you greater control over your online privacy. It scans popular data broker sites for your personal info and guides you through opting out.

- **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**—U.S.–Based Identity Restoration Specialists are available Monday to Friday 6 a.m.–5 p.m. PST with guidance and with next steps to assist you should you become a victim of identity theft or other suspicious activity. *Note:* You will have access to special discounts if you are interested in purchasing a more robust identity theft offering that includes additional Restoration features such as the LifeLock Million Dollar Protection™ Package.
- **U.S.–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 cybercrime or all identity theft.

¹Two 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.

You must enroll to use NortonLifeLock. You can choose the complimentary ID Navigator benefit or a more robust NortonLifeLock product at a special discounted price. The steps for each enrollment process are outlined below.

Complimentary ID Navigator benefit:


- Go to **www.cardbenefitidprotect.com** and enter your Visa card number to confirm eligibility.
- Upon confirmation, you are directed to a custom NortonLifeLock landing page. Select the complimentary ID Navigator benefit.
- The checkout process begins. You:
 - View your Order Summary (no cost for the benefit).
 - Enter your email address.
 - Create a password.
- Next, you provide your:

• Name	• Address
• Date of birth	• Credit authorization
• Phone	• Social Security number
- Your review the order, accept terms and conditions, then receive a confirmation page and confirmation email.



- Once enrollment is complete, you are directed to the Member Portal to view and manage your new benefit.

Paid benefit upgrade:

- Go to **www.cardbenefitidprotect.com** and enter your Visa card number to confirm eligibility. 
- Upon confirmation, you are directed to a custom NortonLifeLock landing page. Select a discounted paid benefit upgrade.
- The checkout process begins. You:
 - View your Order Summary and the cost for the benefit upgrade.
 - Enter your email address.
 - Create a password.
 - Can choose to add family members and/or more features to your plan.
- You enter:
 - Payment Plan preference, either monthly or annually.
 - Payment information.
- Next, you provide your:
 - Name
 - Date of birth
 - Phone
 - Address
 - Credit authorization
 - Social Security number
- You review the order, accept terms and conditions, then receive a confirmation page and confirmation email.
- Once enrollment is complete, you are a paid member of NortonLifeLock and are directed to the Member Portal to view and manage your plan.

How Personal Data Entered for Monitoring Is Stored and Managed

Personal data is stored and managed by an advanced secure cloud database, which is encrypted and protected with multiple layers of security measures. 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 (<https://www.nortonlifelock.com/us/en/privacy/global-privacy-statement/>) for additional details.

For more information about this benefit, call 1-866-228-2261 or go to Norton.com/visahelp.



Dovly is the first smart credit engine designed to help raise a cardholder's credit score. With Dovly's proprietary algorithm, it takes just seconds to help you fix, maintain, and manage your credit online.

A credit score can impact your ability to buy a house or car, and improving your score can help save money on everyday expenses, such as auto insurance.

Dovly is fully automated, meaning it can help without you having to submit any paperwork. All you need to do is select the inaccurate items you want Dovly to dispute, and Dovly will handle the rest.

Dovly uses the Vantage 3.0 Score model. While every situation is different, many Dovly members see results as soon as the first 30 days, and 90% of Dovly members see a double-digit credit score increase within the first 6 months¹. Dovly's automated credit engine optimizes the number and type of disputes submitted to the credit bureau(s) each month to maximize results.

Dovly Uplift™

Available at no cost to U.S.-issued Visa cardholders, Dovly Uplift includes:

- **Monthly Credit Report and Score**—a detailed TransUnion® credit report and score every month to help cardholders keep up with their credit.
- **Help detecting and disputing inaccurate items** on TransUnion® credit reports in an optimal way, thanks to Dovly's proprietary algorithm.

Cardholders can:

- Review their credit report for potential errors.
 - Select items to dispute.
 - Check dispute status.
 - Receive alerts and recommendations.
 - Learn via Dovly's financial literacy knowledge center.
- **Ongoing Credit Monitoring**—cardholders receive alerts any time there is a 10-point change in their credit score.
 - **Credit Alerts**—alerts for signs of identity theft, along with notice of changes on cardholder's report.
 - **Powerful results**—90% of Dovly members see a double-digit credit score increase within 6 months.¹

- **Live U.S.–Based Member Services & Support**—credit experts are available to assist cardholders via chat, email, and phone.
- **Convenient access** via Dovly’s mobile app and website.

As a Visa cardholder, you will also have access to market-leading discounts if they are interested in upgrading to a more robust plan which includes premium features, such as three-bureau dispute service, identity theft insurance, discount perks, and more.

¹Based on a sample of 18,062 Dovly members as of May 2022.

While Dovly’s platform is designed to remove inaccuracies from a credit report, every case is different, and not everyone will achieve the same results.

Note: Dovly Premium is currently not available to residents of Georgia, Minnesota, or Puerto Rico.

To enroll in Dovly Uplift:

- You will check your eligibility at **dovlyuplift.com**.
- Upon confirmation, you are presented with enrollment options, and you select either the complimentary Dovly Uplift™ benefit or an upgraded Dovly membership at a market-leading discount.
- You will create a Dovly account by entering your email address and creating a password.
- You will be asked to provide the following information:
 - Name
 - Address
 - Phone
 - Date of Birth
 - Social Security Number

Your data is encrypted.

- You will receive a one-time password via text to confirm your identity. If you do not have a cell phone, you will be asked a series of security questions to confirm your identity.

Dovly’s live U.S.–Based Credit Experts are available Monday–Friday 8AM–5PM Pacific Standard Time. Call 1-888-303-lift for more information.



Shipt



Shipt is a membership-based online marketplace, enabling same-day delivery of grocery and household essentials in as little as one hour. Shipt provides delivery services in over 5,000 U.S. cities and delivers from over 120 retailers, including Target, CVS and many more.

Shipt membership offers free delivery* on orders over \$35 and dedicated 24/7/365 customer care support.

Visa cardholders receive:

- New members: 1 month complimentary membership, then 3 months of membership at 50% off.
- Existing members: complimentary 6-month extension of membership.

Plus, all cardholders get these membership benefits:

- Same-day delivery from trusted local and national retailers.
- A wide array of available items—from groceries to household essentials and more.
- Attentive Shoppers keep an eye on shopping and dietary preferences.
- Easy ordering through one simple app.
- Real-time updates from Shipt Shoppers with every order.
- World-class customer service team standing by 24/7.

To activate your offer, go to **shipt.com/visa** to create a Shipt account and activate your offer. You can activate your existing Shipt member benefits from the account section of our web and mobile apps, or any of the Visa promotional banners throughout the apps.



For assistance, contact Shipt at:

Chat: help.shipt.com/
Email: support@shipt.com
Phone: 205-502-2500



*Free delivery applies to orders over \$35 as part of a Shipt membership. There is no minimum, although orders under \$35 are subject to a \$7 delivery fee. Orders with alcohol may incur a \$7 alcohol fee. Additional terms apply. To see a full list of Offer Terms, visit shipt.com/offer-terms-for-visa.

Terms & Conditions

Offer valid from 9/17/2021 through 12/31/2024 ("Term"). Cardholders enrolling during the Term with a qualifying U.S. Non-Visa Signature and Non-Visa Infinite consumer credit card ("Card") receive a free Shipt membership for 1 month, then 50% discount on monthly Shipt membership for 3 months, which (i) includes waived delivery fees on orders over \$35 ("Offer") and (ii) is only redeemable through Shipt web application at shipt.com or the Shipt mobile app. Existing Shipt members that enroll in the Offer start their free membership at the expiration of their current paid membership, and are eligible for a 3 month membership extension. Cancellation of an existing Shipt membership will result in Offer ineligibility. Enrolled cardholders must use the Card as the default payment method to redeem, have Offer remain effective, and have Offer apply, or may be subject to additional fees. Eligibility for Offer is limited to one per person per Shipt account, and per eligible Visa card. Payment through third-party payment accounts, or online or mobile digital wallets (like Apple Pay and Google Pay), or memberships purchased through third parties are excluded from this offer.

Once enrolled in the Offer, cardholders are subject to the Shipt Terms of Service, Privacy Policy (<https://www.shipt.com/terms-of-service/>), and Shipt Promotion Terms and Conditions (<https://www.shipt.com/promotional-credit-terms/>). You can cancel your membership at any time at shipt.com. Unless you cancel your Shipt membership prior to the expiration of your free period, your Shipt membership will auto-renew for a new subscription at then current membership rates. Orders with alcohol may incur a \$7 alcohol delivery fee. Charges for items purchased, taxes, tips, and retailer-charged fees (such as, where applicable, bag fees) and additional fees may still apply. Offer valid only where Shipt service is available.

Current value of the Shipt monthly membership can be found at shipt.com. No cash value. Non-transferable. Offer is subject to modification or cancellation at any time. Your continued use of the Services after a modification of the Offer becomes effective will constitute your acceptance of the change. The listed merchant(s) are not considered sponsors or co-sponsors of this program. All trademarks are the property of their respective owner(s).

This benefit offers you access to unforgettable live music performances. A Sofar Sounds show is a musical performance organized, marketed and produced by Sofar Sounds with 2 to 3 unannounced artists in a non-traditional space, in cities around the globe.

Shows in cities run by Curators are not eligible.

Every Sofar Sounds show is an experience in discovery and community. Audience members are welcomed into intimate and unexpected venues where they can join other music lovers to enjoy performances by surprise artists. Each concert features a range of music styles, from folk to reggae, spoken word to jazz. It's a great way to discover new music.

You will receive presale access to purchase tickets, using your eligible Visa credit card, to upcoming events around the world before they are available to the general public, and you will be eligible for a free ticket per show with purchase for select Sofar Sounds events.

As a Visa cardholder, you will receive:

- **Access to the exclusive ticket presale window** 7 days before select Sofar Sounds shows are made available to the general public.
- Twice per calendar year, cardholders will be **eligible for one free ticket** with purchase of one or more tickets.

Plus, you will enjoy these basic benefits:

- **Access to curated, intimate live music shows** in select cities around the world—the venue and the artists are a surprise.
- **Free virtual performances** in the Sofar Sounds Listening Room—optional donations can be given to support the featured artists.

If you have a Visa consumer credit card that was issued in the United States, you are eligible for this offer. The steps to access Sofar Sounds are:

- **Eligibility Verification**—Go to **www.sofarsounds.com/visaoffer** and enter your Visa consumer credit card number to confirm eligibility.



Once eligibility is verified, you may proceed with selecting and buying tickets.

• **Event Details**—You can double-click on shows to see details and continue on the purchase path with a “Buy Tickets” prompt and confirmation of free ticket eligibility, where applicable.

• **Presale Events by City**—Upon validation, you select a city and are presented with the Visa presale events available in that location. Eligible shows are highlighted with a Visa logo.

• **Free Ticket Promo**—You must log in or sign up prior to checkout. If eligible, the free ticket is applied automatically at checkout (no booking fee is applied to the free ticket). You can purchase up to the max allowed number of tickets per show (including the free ticket).

• **Credit Card Used for Purchase**—At checkout, you must use the credit card you used to determine eligibility for the Sofar benefit for Visa to complete the ticket purchase.

• **Show Confirmation**—Upon purchase, you are taken to a confirmation page and will receive an email with the event details, Sofar’s Offer for Visa Terms (<https://www.sofarsounds.com/visaoffer/terms-and-conditions>) and Sofar’s Offer for Visa FAQs (<https://help.sofarsounds.com/hc/en-us/sections/4406181554321>).

If you are eligible and purchasing 1 or more tickets to an upcoming event, your free ticket will be automatically applied at checkout. Please note, you must have 2 or more tickets in your cart at checkout for the free ticket benefit to be applied. If you only have 1 ticket in your cart, your free ticket benefit will be removed. If you need support with a free ticket refund, you can contact the team at <http://Sofar.co/contact-us> for assistance.

Terms & Conditions

SOFAR SOUNDS BENEFIT OFFER TERMS FOR CONSUMER AND SMALL BUSINESS CREDIT CARDS

From 10/17/2023 through 05/16/2027 (“Offer Term”), cardholders that successfully validate their qualifying consumer or small business credit card issued in all 50 US states and D.C. (“Eligible Cardholders”) can redeem the Offer (defined below) at <https://www.sofarsounds.com/visaoffer>. During the Offer Term, Eligible Cardholders can redeem the following “Offer”: (i) access to an exclusive ticket presale window for select Sofar Sounds shows (identified with the Visa designation) 7 days before the select Sofar Sounds shows are made available to the general public; and (ii) 1 additional free ticket show with a ticket purchase of one or more tickets. Tickets purchased per Eligible Cardholder per show will be limited to the maximum number of tickets that may be secured per show (which may vary per show), including the free ticket. Standard booking fees will not be applied to free tickets. Free ticket offer cannot be combined with any other offer or discount. All tickets are available on a first come, first served basis and subject to event capacity limits. The validated card must be used for the ticket purchase. Sofar Sounds shall not

be obligated to honor the Offer for any cardholder that is unable to validate their card as an eligible card.

Offer is subject to modification or cancellation without notice.

Offer is non-refundable, non-transferable and cannot be resold.

Offer is subject to all applicable federal, state and local laws and regulations. Void where prohibited. All purchasers are subject to Sofar Sounds Terms and Conditions and Privacy Policy.

