



Visa Guide to Benefits

Visa Signature Cash Rewards Credit Card

• Emergency Medical/ Dental Coverage	3
• Personal Identity Theft	8
• Lost Luggage Reimbursement	12
• Travel Accident Insurance Description of Coverage	17
• Roadside Dispatch®	21
• Travel and Emergency Assistance Services	23
• Trip Cancellation and Interruption	26
• Visa Global Customer Assistance Services	35
• Cardholder Inquiry Service	35
• Emergency Card Replacement/ Cash Disbursement	35
• Lost/Stolen Card Reporting	35
• Travel and Lifestyle	37
• Visa Signature Perks and Concierge	37
• Visa Signature Luxury Hotel Collection	37
• Visa Signature Golf Benefit by Troon	40
• Visa Signature Rental Privileges	41
• NortonLifeLock	44
• Dovly	47
• Shipt	49
• Sofar	51

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.

Emergency Medical/ Dental Coverage



Needing emergency medical or dental treatment during Your travel is something You don't want to have to worry about, but when it happens, it is good to know that there is help with some of Your covered expenses.

It can be an overwhelming and expensive experience when You are dealing with an emergency away from Your home. To try and help ease some of the financial burden, You can receive coverage if You, Your spouse, or dependent children require Emergency Treatment while on a Covered Trip.

Emergency Medical/Dental provides reimbursement for Emergency Treatment if You become sick or accidentally injured while traveling on a Covered Trip purchased with Your eligible Account and/or with rewards program associated with Your covered Account. To be eligible for this coverage, You need to purchase either a portion or the entire cost of the Covered Trip using Your covered Account and/or rewards program associated with Your covered Account.

You, Your spouse, and Your dependent children are eligible for coverage if You purchase a Covered Trip with Your eligible card issued in the United States and/or with rewards programs associated with Your covered Account.

Emergency Medical/Dental benefit limit: up to two thousand five hundred dollars (\$2,500.00); subject to a fifty dollar (\$50.00) deductible.

What is Emergency Medical/ Dental and when does it apply?

The Emergency Medical/Dental benefit applies if You suffer an injury or illness and require Emergency Treatment during Your Covered Trip. The Covered Trip must take place via a Common

CLAIMS SNAPSHOT

You used Your covered Account to purchase Your airline tickets



You broke Your ankle while on a Covered Trip overseas and received medical care from a local hospital



90 DAYS

Benefits Administrator must be notified of occurrence



180 DAYS

Claim form must be submitted with supporting documents



Claim settled



Carrier, be no less than five (5) days and no more than sixty (60) days and at least one hundred* (100) miles from Your Residence.

Please Note: Under New York laws, when a cardholder's mailing address is in the State of New York, the requirement that You must be one hundred (100) or more miles from Your Residence does not apply.

Your covered medical expenses are necessary services and supplies that are recommended by Your attending physician and take place during the course of Your Covered Trip. They include:

- The services of a legally qualified physician, surgeon, graduate nurse, dentist, or osteopath
- Charges for hospital confinement and use of operating rooms
- Charges for anesthetics (including administration), x-ray examinations or treatments, and laboratory tests
- Ambulance services
- Drugs, medicines, and therapeutic services and supplies

This benefit is supplemental to and excess of any valid and collectible insurance or other reimbursement.

What if I need to recuperate after my hospital stay?

If You are hospitalized as a result of a covered accident or sickness during Your Covered Trip and Your attending physician determines that You should recover in a hotel immediately after Your release from the hospital and before returning home, You may be eligible for an additional benefit of seventy-five dollars (\$75.00) per day for up to a maximum of five (5) days towards the cost of a hotel room.

What is *not* covered?

Benefits will not be paid in excess of the Reasonable and Customary charges. These benefits do not cover any expense resulting from the following:

- Travel for the purpose of obtaining medical treatment
- Non-emergency services, supplies or charges
- Services, supplies, or charges rendered by You, Your spouse, dependent children or family member
- Care not prescribed by or performed by or upon the direction of a physician or dentist
- Care not medically necessary as determined by the Benefit Administrator
- Care rendered by a provider other than a hospital, physician, or dentist
- Care which is experimental/investigative in nature
- Care for any illness or bodily injury that occurs in the course of employment if You are eligible for benefits or compensation in whole or in part, under the provisions of any legislation of any governmental unit (for example – workers compensation coverage). This applies whether or not You claim or recover any benefits or compensation and whether or not You recover losses from a third party.

- Payments to the extent benefits are provided by any governmental agency or unit (except Medicare)
- Care received for which You would have no legal obligation to pay in the absence of this or any similar benefit
- Care received in Afghanistan, Burma, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon, Nicaragua, North Korea, Vietnam, Yemen, and any other country which may be determined by the U.S. Government from time to time to be unsafe for travel
- Care for any illness or injury suffered due to:
 - Self-inflicted harm
 - Attempted suicide
 - Mental health issues
 - Alcoholism or substance abuse
 - War; military duty; civil disorder
 - Air travel except as a passenger on a licensed aircraft operated by an airline or air charter company
 - Routine physical examinations
 - Hearing aids; eyeglasses or contact lenses
 - Routine dental care, including dentures and false teeth
 - Hernia, unless it results from a covered accident
 - Elective abortion
 - Participation in or attempt at a felonious act
 - Skydiving, scuba, skin, or deep sea diving
 - Hang gliding, parachuting, rock climbing and contests of speed

How to File an Emergency Medical/Dental Claim



1. Within ninety (90) days of receiving medical care while on an eligible Covered Trip notify the Benefits Administrator at **1-800-434-1280**, or outside the U.S. call collect at **1-804-673-6499**. The Benefits Administrator will answer Your questions and send You a claim form.
2. Return the claim form and the requested documentation below within one-hundred and eighty (180) days of the date of the event to the address below:



Card Benefit Services
P.O. Box 72034
Richmond, VA 23255

Please submit the following documents:



- The completed signed claim form
- A copy of Your monthly billing statement or the travel itinerary (showing the last four [4] digits of the Account number) confirming the Common Carrier ticket was charged to Your covered 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 statement from Your insurance carrier (and/or Your employer, or Your employer's insurance carrier) or other reimbursement showing any amounts they may have paid towards the costs claimed. Or, if You have no other applicable insurance or reimbursement, please provide a statement to that effect.
- A copy of any other valid and collectible insurance or reimbursement available to You if applicable
- Receipts for the eligible medical/dental expenses
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Definitions



Account means Your credit or debit card Accounts.

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.

Covered Trip means arrangements that are made by a commercial licensed travel establishment consisting of travel agencies and/or Common Carrier organizations, for which the expense has been charged to Your eligible Account and/or rewards programs associated with Your covered Account, and which is not less than five (5) consecutive days but does not exceed sixty (60) consecutive days in duration.

Eligible Person means a cardholder, his/her spouse or legally dependent children under age eighteen (18) [twenty-five (25) if enrolled as a full-time student at an accredited university whose Covered Trip was paid for by using their eligible card and/or rewards programs associated with their covered Account.

Emergency Treatment means the services or supplies provided by a dentist, hospital, physician or other provider which are medically necessary to treat any injury, sickness or other covered condition where the onset is sudden and unexpected, considered life-threatening, and if left untreated, could deteriorate resulting in serious and irreparable harm.

Reasonable and Customary Charges means charges commonly used by providers of medical care in the locality in which care is furnished.

Residence means Your home address as listed in Your card issuer's file or address reflected on Your billing statement. The home address from the card issuer's records will take precedence over billing statement address in determining the eligibility of coverage.

You or Your means an Eligible Person or Your spouse or dependent children who charged their Covered Trip to Your eligible Account and/or rewards program associated with Your covered Account.

Additional Provisions for Emergency Medical/ Dental Coverage

- 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 1-800-434-1280, or call collect outside the U.S. at 1-804-673-6499.



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 **\$2,500.00** 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.



Lost Luggage Reimbursement



Have You ever been waiting for Your Checked Luggage to come around the belt only to find that it has been lost by Your airline?

Fortunately, Lost Luggage Reimbursement is here to help. With Lost Luggage Reimbursement, You can be reimbursed for the difference between the “value of the amount claimed” and the Common Carrier’s payment up to **\$3,000.00 per Covered Trip (for New York residents, coverage is limited to two thousand dollars (\$2,000.00) per bag)**, provided the Checked Luggage and/or Carry-on Baggage and/or its contents was lost due to theft or misdirection by the Common Carrier. “Value of the amount claimed” is the lesser of the following three amounts: the original purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection (with appropriate deduction for depreciation), and the cost to replace the item(s).

You and Your Immediate Family Members are all eligible for this benefit when You take a Covered Trip and pay for the cost of Your Common Carrier tickets with Your eligible card issued in the United States and/or rewards program associated with Your covered Account. To be eligible for coverage, You must purchase a portion or the entire cost of the Covered Trip with Your covered Account and/or rewards program associated with Your covered Account. Only Your Checked Luggage and/or Carry-On Baggage and/or its contents are covered.

CLAIMS SNAPSHOT

You purchase a flight using Your covered Account



The airline loses Your Checked Luggage from Your scheduled flight



20 DAYS

Benefits Administrator must be notified of the incident



90 DAYS

Claim form must be submitted with supporting documents



Claim settled



This benefit is supplemental to and excess of any collectible insurance and/or collectible reimbursement from any other source. The Benefit Administrator will refund the excess amount once all other reimbursement has been exhausted up to the limit of liability.

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

What is *not* covered?



Luggage Reimbursement does not apply to loss or theft of the following items:

- Automobiles, automobile accessories and/or equipment, motorcycles, motors, bicycles (except when checked with the Common Carrier), boats, or other vehicles or conveyances
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs
- Money, securities, credit or debit cards, checks, and travelers' checks
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics, rugs and carpets, animals, cameras, sporting equipment, and household furniture
- Property shipped as freight or shipped prior to the Covered Trip departure date
- Items specifically identified or described in and insured under any other insurance policy
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials
- Losses resulting from abuse, fraud, hostilities or any kind (including, but not limited to, war, invasion, rebellion, or insurrection)
- Business items (items that are used in the purchase, sale, production, promotion, or distribution of goods or services including but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.), cellular telephones, or art objects

How to File a Lost Luggage Reimbursement Claim



Immediately notify the Common Carrier to begin their claims process if Your luggage and/or its contents are lost or stolen.

Within twenty (20) days of the date Your luggage is lost or stolen, and You have notified the Common Carrier and begun

their claims process, call the Benefit Administrator at **1-800-757-1274, or call collect outside the U.S. at 1-804-673-6496.** The Benefit Administrator will



ask You for some preliminary claim information and send You a special claim form. **If You do not notify the Benefit Administrator within twenty (20) days of the date the luggage was lost or stolen, Your claim may be denied.**

Within ninety (90) days of the date Your luggage was lost or stolen, return Your claim form and the requested documentation below to the address provided by the Benefit Administrator:

- A copy of Your monthly billing statement or the travel itinerary (showing the last four [4] digits of the Account number) confirming a portion of the Common Carrier ticket was charged to the covered 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 ticketing by the Common Carrier, including but not limited to itinerary, boarding pass, or used ticket stub
- A copy of any check, settlement, denial or explanation of coverage issued by the Common Carrier together with a copy of the Common Carrier's completed claim form, a list of the items lost and their value, and a copy of the luggage claim check (if applicable)
- A copy of Your insurance policy's Declarations Page (if applicable) to confirm Your deductible. Declarations Page means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates and deductibles
- A copy of any settlement of the loss or theft from Your primary insurance
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft

For faster filing or to learn more about Lost Luggage Reimbursement visit **www.eclaimslines.com**



www.

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

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

Transference of Claims

After the Benefit Administrator has paid Your claim of loss or theft under this reimbursement benefit, all Your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the

payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

Definitions



Account means Your credit or debit card Accounts.

Carry-on Baggage means the baggage which You personally carry onto the Common Carrier and for which You retain responsibility.

Checked Luggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

Common Carrier means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines.

Covered Trip means a trip while the Eligible Person is riding on a Common Carrier as a passenger and not as a pilot, operator or crew member, for which the expense has been charged to Your eligible Account and/or rewards programs associated with Your covered Account, and which is not less than five (5) consecutive days but does not exceed sixty (60) consecutive days in duration.

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

Immediate Family Member means Your Spouse or legally dependent children under age eighteen (18), [twenty-five (25) if enrolled as a full-time student at an accredited university].

Spouse includes Your domestic partner which is a person who is at least eighteen (18) years of age and who during the last twelve months: 1) has been in a committed relationship with the cardholder; (2) has been the cardholder's sole spousal equivalent; (3) has resided in the same household as the cardholder; and (4) has been jointly responsible with the cardholder for each other's financial obligations and who intends to continue the relationship as stated above indefinitely.

You or Your means an Eligible Person or Your Immediate Family Members who charged a portion of their Covered Trip to Your eligible Account and/or rewards program associated with Your covered Account.

Additional Provisions for Lost Luggage Reimbursement

- 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 notifications. 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 1-800-757-1274, or call collect outside the U.S. at 1-804-673-6496.



Travel Accident Insurance

Description of Coverage



Principal Sum: \$1,000,000.00

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 Signature cardholders and replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described herein.

Eligibility and Period of Coverage

As a Visa Signature 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 Signature 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 Signature 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 Signature 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 Signature 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.



Trip Cancellation and Interruption



Sometimes the unexpected happens and Your travel arrangements don't go as planned.

You've done a great job preparing for Your Trip. Your flights have been booked, You confirmed Your reservation with Your hotel and You even rented a car so You can sightsee. But what if You have to cancel Your trip because of the death of an Immediate Family Member? What if the airline You booked Your flight through declares bankruptcy? Fortunately, Trip Cancellation and Interruption benefits are available to help You with these unforeseen circumstances that could disrupt Your travel plans.

Trip Cancellation and Interruption benefits pay up to **\$2,000.00** per Insured Person for the non-refundable Common Carrier ticket(s) that You paid for with Your covered Account and/or rewards programs associated with Your covered Account. You, Your spouse (or Domestic Partner) and Your Dependent Children are eligible for coverage if You charge the entire cost of the Trip using Your Account, less redeemable certificates, vouchers, or coupons, or rewards program associated with Your covered Account.

The Trip Cancellation or Interruption must be caused by or result from:

1. The death, Accidental Bodily Injury, disease or physical illness of You or an Immediate Family Member of the Insured person; or
2. Default of the Common Carrier resulting from financial insolvency.

The death, Accidental injury, disease or physical illness must be verified by a Physician and must prevent You from traveling on the trip.

CLAIMS SNAPSHOT

You have an emergency appendectomy and are no longer able to travel on Your scheduled flight



20 DAYS

Plan Administrator must be notified of the incident



90 DAYS

Claim form must be submitted with supporting documents



Claim settled



Note: Common Carriers may issue a credit voucher for the value of the unused ticket. A fee may be associated with changing or cancelling the ticket. Reimbursement of fee may be eligible at time of Loss. Most Common Carrier credit vouchers expire in one year. Proof of unused credit voucher can be submitted for reimbursement after expiration. Payment will not exceed either the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger(s) fare(s), or up to \$2,000.00.

The following exclusions apply to financial services Common Carrier Trip Cancellation/Trip Interruption only:

No Trip Cancellation or Interruption benefits will be paid for Loss caused by or resulting from:

- A Pre-existing Condition
- Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving
- Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a Loss covered under this policy
- The Insured Person or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol
- The Insured Person or an Immediate Family Member: a) traveling against the advice of a Physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy
- Suicide, attempted suicide, or intentionally self-inflicted injuries
- Declared or undeclared war, but war does not include acts of terrorism
- An Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection or bodily malfunctions, except physical illness or disease which prevent the **Insured Person** from traveling on a **Covered Trip**. This Exclusion does not apply to Loss resulting from an **Insured Person's** bacterial infection caused by an **Accident** or from **Accidental** consumption of a substance contaminated by bacteria.

How to file a Trip Cancellation or Interruption claim



Within twenty (20) days of the Trip Cancellation or interruption or as soon as reasonably possible, You must provide (written) claim notice to the Plan Administrator. The Plan Administrator will ask You for some preliminary information and send You the appropriate claim forms. **Failure to give notice within**

twenty (20) days will not invalidate or reduce any otherwise valid claim, if notice is given as soon as reasonably possible.

When the Plan Administrator receives notice of a claim, the Plan Administrator will send You forms for giving proof of Loss within fifteen (15) days. If You do not receive the forms, You should send the Plan Administrator a written description of the Loss.

Answers to specific questions can be obtained by writing to the **Plan Administrator**. To make a claim, please contact the **Plan Administrator**:

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

For faster filing, to check the status of the claim and securely upload documents visit www.myclaimsgent.com/cbs.

Please return Your completed and signed claim form and the documents listed below as soon as possible to the Plan Administrator:



- A copy of Your monthly billing statement or the travel itinerary (showing the last four [4] digits of the Account number) confirming the Common Carrier ticket was purchased using the covered Account and/or rewards programs 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.
- Confirmation of the non-refundable amounts for the unused Common Carrier tickets and/or travel vouchers
- Confirmation that the tickets were cancelled with the Common Carrier
- A copy of the travel itinerary showing the passenger names and ticket cost
- Confirmation of the reason for the Trip Cancellation; (completed attached physician statement, confirmation of death of Immediate Family Member or documentation confirming any other cause of Loss)
- A copy of the cancellation or refund policies of the Common Carrier, Tour Operator or Travel Supplier

Travel Accident Benefit

As a cardholder, You, Your spouse (or Domestic Partner), and unmarried Dependent Children will be automatically insured up to one thousand dollars (\$1,000) for Accidental Loss of life, limb, sight, speech, or hearing. This benefit applies while:

1. Riding as a passenger in or entering or exiting any Common Carrier; or

2. Riding as a passenger in, entering, or exiting any conveyance licensed to carry the public for a fee and while traveling to or from the airport:
 - a. Immediately preceding the departure of a Common Carrier on which the Insured Person has purchased passage; and
 - b. Immediately following the arrival of a Common Carrier on which the Insured Person was a passenger; or
3. At the airport, terminal or station, at the beginning or end of the Common Carrier Covered Trip.

Covered Loss	Benefit Maximum
Accidental Loss of Life, two or more Members, sight of both eyes, speech and hearing or any combination thereof	\$1,000.00
Accidental Loss of one Member, sight of one eye, speech or hearing	\$500.00
Accidental Loss of the thumb and index finger of the same hand	\$250.00

Loss means, with respect to a hand, complete severance through or above the knuckle joints of at least four (4) fingers on the same hand or at least three (3) fingers and the thumb on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a Loss of hand or foot even if the fingers, thumb, or foot is later reattached.

In order to be eligible for this additional coverage, the entire cost of the Common Carrier passenger fare(s), less redeemable certificates, vouchers, or coupons, must be charged to Your covered Account and/or rewards programs associated with Your covered Account during the policy period. If the purchase is not made prior to the Insured Person's arrival at the airport, coverage begins at the time the entire cost of the Common Carrier passenger fare is purchased.

This travel accident benefit is provided to eligible cardholders. Your financial institution pays the cardholder's premium as a benefit of the card membership.

The Loss must occur within one year of the Accident. The Company will pay the single largest applicable Benefit Amount. In the event of multiple Accidental deaths per Account arising from any one Accident, the Company's liability for all such Losses will be subject to a maximum limit of insurance equal to two times the Benefit Amount for Loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

The Loss of Life benefit will be paid to the Beneficiary designated by You. If no such designation has been made, that benefit will be paid to the first surviving Beneficiary in the following order: a) Your spouse, b) Your Children, c) Your parents, d) Your brothers and sisters, e) Your estate. All other indemnities will be paid to You.

The following exclusions apply to the Travel Accident benefit.

Loss caused by or resulting from:

- An Insured Person's emotional trauma, mental or physical illness, disease, normal pregnancy, normal childbirth or elective abortion, bacterial or viral infection, or bodily malfunctions. This exclusion does not apply to **Loss** resulting from an **Insured Person's** bacterial infection caused by an **Accident** or from **Accidental** consumption of a substance contaminated by bacteria
- Suicide, attempted suicide, or intentionally self-inflicted injuries
- Declared or undeclared war, but war does not include acts of terrorism
- An Accident occurring while You are in, entering, or exiting any aircraft while acting or training as a pilot or crew member (does not apply if You temporarily perform pilot or crew functions in a life-threatening emergency)

How to File a Travel Accident Benefit Claim



Within twenty (20) days of the accident or as soon as reasonably possible, You must provide (written) claim notice to the Plan Administrator. The Plan Administrator will ask You for some preliminary information and send You the appropriate claim forms. **Failure to give notice within twenty (20) days will not invalidate or reduce any otherwise valid claim, if notice is given as soon as reasonably possible.**

When the Plan Administrator receives notice of a claim, the Plan Administrator will send You forms for giving proof of Loss within fifteen (15) days. If You do not receive the forms, You should send the Plan Administrator a written description of the Loss.

Answers to specific questions can be obtained by writing to the **Plan Administrator**. To make a claim, please contact the **Plan Administrator**:

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

Please return Your completed and signed claim form and the documents listed below as soon as possible to the Plan Administrator:



- A completed medical authorization form for each treating medical facility
- Copy of the certificate of death, if applicable
- A copy of the travel itinerary
- A copy of the credit card statement reflecting the purchase, verification of the cardholder's name and the first six digits of the credit card number.

To view the status of your claim and to securely upload documents, visit

www.myclaimsagent.com



Or mail the completed and signed claim form and all required documents to:

Claim Benefit Services
P.O. Box 459084
Sunrise, FL 33345

If You choose to mail Your documents, please send a copy of Your documents and retain the originals for Your records. Claim Benefit Services is unable to return any submitted documents. You will be contacted by a claim adjuster if additional information or documentation is required.

Definitions



Accident or Accidental means a sudden, unforeseen, and unexpected event which: happens by chance; is independent of illness and disease and is the direct source of Loss.

Accidental Bodily Injury means Bodily Injury, which: 1) is Accidental; 2) is the direct cause of a Loss; and 3) occurs while the Insured Person is insured under this policy, which is in force.

Account means Your credit or debit card Accounts.

Benefit Amount means the Loss amount at the time the entire cost of the passenger fare is purchased with an eligible Account and/or rewards programs associated with Your covered Account.

Common Carrier means any licensed land, water or air conveyance operated by those whose occupation or business is the transportation of persons or things without discrimination and for hire.

Covered Trip means travel on a Common Carrier when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers, or coupons, has been purchased with an Insured Person's covered card Account and/or

rewards programs associated with Your covered Account issued by the Policyholder.

Dependent Child or Children means those Children, including adopted Children and those Children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support, and who are: 1) under the age of nineteen (19), and reside with the Insured Person; 2) beyond the age of nineteen (19), permanently mentally or physically challenged, and incapable of self-support; or 3) under the age of twenty-five (25) and classified as full-time students at an institution of higher learning.

Domestic Partner means a person who is registered as a Domestic Partner or legal equivalent under laws of the governing jurisdiction, or who: 1) is at least 18 years of age and competent to enter into a contract; 2) is not related to the Primary Insured Person by blood; 3) has exclusively lived with the Primary Insured Person for at least twelve (12) consecutive months. 4) is not legally married or separated; and 5) has with the Primary Insured Person at least two (2) of the following financial arrangements: a) a joint mortgage or lease; b) a joint bank account; c) joint title to or ownership of a motor vehicle or status a joint lessee on a motor vehicle lease; or d) a joint credit card account with a financial institution.

Immediate Family Member means the Insured Person's: 1) Spouse or Domestic Partner; 2) children including adopted children or stepchildren; 3) legal guardians or wards; 4) siblings or siblings-in-law; 5) parents or parents-in-law; 6) grandparents or grandchildren; 7) aunts or uncles; 8) nieces and nephews. Immediate Family Member also means a Spouse's or Domestic Partner's children, including adopted children or step children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Insured Person means the individual or entity to whom the Policyholder has issued an Account, as well as authorized users of the Account registered with the Policyholder. Insured Person also means the Insured Person's Spouse or Domestic Partner and Dependent Children.

Member means hand or foot.

Pre-existing Condition means Accidental Bodily Injury, disease, or illness of the Insured Person or Immediate Family Member of the Insured Person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of a Scheduled Airline passenger fare(s). Disease or illness has manifested itself when either: 1) medical care or treatment has been given; or 2) there exists symptoms which would cause a reasonably prudent person to seek medical diagnosis, care or treatment. The taking of prescription drugs or medication for controlled (continued) condition throughout this sixty (60) day

period will not be considered to be a manifestation of illness or disease.

Trip Cancellation means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Covered Trip on or before the Covered Trip departure.

Trip Interruption means the Insured Person's Covered Trip is interrupted either on the way to the Covered Trip point of departure or after the Covered Trip departure.

You or Yours means an Insured Person who purchase their trip to the Insured person's covered Account and/or rewards programs associated with the Insured Person's covered Account.

Additional Provisions for Trip Cancellation and Interruption

- As a handy reference guide, please read this and keep it in a safe place with Your other insurance documents.
- This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy, on file with the Policyholder: BNY Midwest Trust Company as trustee of the Chubb Financial Institution Group Insurance Trust for the Account of participating financial institutions. Policy #: 6478-07-74
- 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. Federal Insurance Company (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Plan Administrator provides services on behalf of the Provider.
- After the Plan Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Plan Administrator to the extent of the payment made to You. You must give the Plan 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, contact the Plan Administrator.



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.



TRAVEL AND LIFESTYLE

Upscale benefits for Visa Signature cardholders

Visa Signature Perks and Concierge

*You can contact a concierge expert to make special arrangements. Visa Signature Concierge helps you research and book travel, make dining reservations or golf tee times, find sports and entertainment event tickets and even help with shopping and more.**

Simply call 1-800-953-7392 anytime for 24/7 complimentary assistance from home. For calls outside the United States, call us collect at 1-630-350-4551.



*Visa Signature cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability. See full terms of service at visasignatureconcierge.com.

Visa Signature Luxury Hotel Collection

Provides premium hotel benefits at properties worldwide. You may receive 7 benefits at Visa Luxury Hotel Collection hotels worldwide:

1. Best available rate guarantee
2. Automatic room upgrade upon arrival, when available
3. Complimentary in-room Wi-Fi, when available
4. Complimentary breakfast for two
5. \$25 USD food or beverage credit
6. VIP guest status
7. Late check-out upon request, when available

A selection of superior properties—including brands like Peninsula, Park Hyatt and Shangri-La—comprise the Visa

Signature Luxury Hotel Collection. From boutique gems to world famous resorts, each hotel is evaluated annually to help ensure it continues to meet the highest standards.

Visit the Visa Signature Luxury Hotel Collection website to view detailed information on all properties. Your benefits are activated automatically when you book through the site. Get more details and choose a hotel at [VisaSignatureHotels.com](https://www.visasignaturehotels.com).

Terms and Conditions

Card Eligibility

Only eligible U.S. Visa Signature cardholders may book hotels at [VisaSignatureHotels.com](https://www.visasignaturehotels.com) and receive special Visa premium card benefits.*

*Some Restrictions and Limitations may apply. In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases the hotel may or may not provide a substantial benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Luxury Hotel Collection website or through Visa Concierge for benefits to apply. Please consult the terms and conditions for each property.

During COVID-19 (until further notice), we are unable to match rates through our Best Available Rate Guarantee.

There may be restrictions or closures of hotel facilities including food and beverage, spa and others. Such restrictions or closures may inhibit the hotel's ability to fulfill some of the Visa Premium benefits as stated. For more information please visit: <https://www2.visasignaturehotels.com/coronavirus-information/>.

Best Available Rate Guarantee

The best publicly available rates are guaranteed whenever you book with the Visa Signature Luxury Hotel Collection. If you find a lower room rate** on another website within 24 hours of making a booking with us, we will match the rate.

**The lower rate found must:

- Have identical booking requirements and policies for payment and cancellation as your Visa Signature Luxury Hotel Collection booking.
- Be for the same hotel, room type, stay dates/length and number of guests.
- Be publicly viewable and verifiable on the other website.

Full Terms and Conditions are below:

To make a claim, simply complete our Best Rate Guarantee (**[VisaSignatureHotels.com](https://www.visasignaturehotels.com)**) online claim form within 24 hours of making a booking with us. We will review your claim and contact you within 48 hours.



Please note: Hotel cancellation policies vary greatly. Many of our hotels are flexible and allow cancellation up to 24 hours in advance of your stay. The Visa Signature Luxury Hotel Collection understands that sometimes travel plans change, and therefore does not charge additional change or cancel fees.

Best Available Rate Guarantee Terms and Conditions

The Visa Signature Luxury Hotel Collection guarantees the best publicly available rates for all of our hotels, subject to the following terms and conditions:

- The Best Available Rate Guarantee online claim form must be completed in full within 24 hours of making your Visa Signature Luxury Hotel Collection booking.
- Claim must include the lower rate and exact link (URL) where it can be confirmed.
- The following rates do not qualify:
 - Prepaid, non-cancellable, and/or non-refundable rates.
 - Rates available on auction or flash sale websites like (but not limited to) Priceline or Hotwire.
 - Reward program rates, corporate/group rates, government rates and/or other rates not available to the general public.
 - Packaged rates that include the room with other travel and/or entertainment goods and services such as (but not limited to) airline tickets, car rentals or show tickets.
- If the lower rate is verified, your nightly rate will be adjusted to reflect it.
- The Visa Signature Luxury Hotel Collection has the sole right to determine the validity of any claim.
- The Visa Signature Luxury Hotel Collection has the discretion to determine if a competing rate is genuinely available.
- In the case of a dispute, the Visa Signature Luxury Hotel Collection's decision is final.
- The Visa Signature Luxury Hotel Collection reserves the right to modify this Best Available Rate Guarantee at any time.

Automatic room upgrade upon arrival

Upon availability at check-in, you will be upgraded to the next highest room class for the duration of your stay.

Complimentary in-room Wi-Fi

Upon check-in, you will be provided with complimentary in-room Wi-Fi, if available, for the duration of your stay.

Complimentary continental breakfast daily

For the length of your stay, you and one guest will receive complimentary continental breakfast daily. If the hotel does not

offer continental breakfast, they will offer another dining or other benefit of equal value based on local market rate.

\$25 U.S. Dollars (USD) food or beverage credit

During your hotel stay, you will receive a \$25 USD credit at check out. Limit of one \$25 credit per room, per stay. A stay is defined as consecutive nights spent at the same hotel, regardless of check-in/check-out activity. Any charges over and above the credit described above will be applied directly to your account to settle upon departure. Credit has no cash value and is not valid on room rate or third-party services.

VIP guest status

As a guest through the Visa Signature Luxury Hotel Collection, you will be recognized within the hotel as a VIP guest. VIP guest services and amenities differ by property.

3 PM check-out upon request

Late check-out is available upon request, upon availability by the hotel. At the time of check-in, or during the course of your stay, you may contact the front desk and request late check-out up to 3 PM.

**Call 1-800-953-7392 for assistance from home.
For calls outside the United States, call us collect
at 1-630-350-4551.**



Visa Signature® Golf Benefit by Troon®

Troon Rewards is a loyalty program through which members can use discounts on merchandise and golf fees at over 150+ resorts and daily-fee courses worldwide. All Visa Signature cardholders receive a complimentary Troon Rewards Silver Status (or an upgrade to Gold for existing members) for 10% discount on golf fees, merchandise and instruction.

Reservations must be made on the Visa Signature Troon website using a Visa Signature credit card. Additional requirements are outlined in the complete Troon Visa Signature Offer Terms & Conditions, available at www.troongolfrewards.com/visasignature/.

Visit <https://www.troongolfrewards.com/visasignature/> to find offer terms and restrictions and to sign up for Troon Rewards.



**Call Troon Concierge at 1-888-TROON-US
(1-888-876-6687).**



Terms and Conditions

U.S.-issued Visa Signature credit cardholders are entitled to receive complimentary Silver status in the Troon Rewards® program. Existing Troon Rewards members who have already attained Silver status or higher will be upgraded to the next membership level. An eligible U.S.-issued Visa Signature credit card is required for tee time reservations. At the Silver, Gold, and Platinum membership levels, you will be entitled to a 10%, 15% and 20% discount respectively on golf fees reserved on the Visa Signature Troon website or on merchandise purchases made at the golf properties when using your Visa Signature credit card. Troon, Visa or its issuers or any of its concierge providers are not responsible for any claims or damages arising from this offer. By reserving through Troon, you consent to be bound by all the terms and conditions, as stated herein. Troon and Visa reserve the right to modify or cancel this offer at any time without notice.

Limitation of Liability (LOL): You agree to comply with all applicable venue regulations with respect to the offer. In redeeming this offer, you, on behalf of yourself and your immediate family members (spouse, parents, children and siblings and their spouses) and individuals living in the same households of such participants, whether or not related, agree to release and hold harmless officers, directors, employees, agents, and assigns of your card issuer, Troon, Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Qualfon Inc. and their respective parents, subsidiaries, successors, affiliates, and related companies, client financial institutions, prize suppliers, and advertising, promotion and marketing agencies, including International Merchandising Company LLC, (collectively, the "Released Parties") from any and all liability or damage of any kind (including personal injury) resulting from or arising from participation in the event or acceptance, possession, use, misuse or nonuse of the offer (including any travel or travel-related activity thereto).

Visa Signature® Rental Privileges

You may enjoy special benefits with leading car rental providers. Use your Visa Signature card when booking your next road trip and unlock these special offers from Avis, Budget and Silvercar by Audi.

Avis® and Budget®

Using your Visa Signature® card to book, you can save up to 25% off base rates on qualifying rentals, receive complimentary one-car class upgrade on compact or higher-class reservations (when available). You can also receive 10% off XM Satellite radio fees during rental, free additional driver and access to special limited-time offers.

Avis

1. Go online directly to **<https://www.avis.com/en/association/A401100>**.
2. OR call Visa Signature Concierge at **1-800-953-7392**.
For calls outside the United States, call collect at 1-630-350-4551.
3. OR call Avis Reservations at **1-800-633-3469** with the Avis Worldwide Discount (AWD) A401100.



Budget

4. Go online directly to **<https://www.budget.com/en/association/B196500>**.
5. OR call Visa Signature Concierge at **1-800-953-7392**.
For calls outside the United States, call collect at 1-630-350-4551.
6. OR call Budget Reservations at **1-800-268-8900** with the Budget Discount (BCD) B196500.



Terms and Conditions

Avis

Discount applies to base rate only at participating locations. Discount varies by rental date, location, length of rental and vehicle type. Taxes, other governmentally-authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional driver fee, one-way rental charge and optional products including but not limited to Loss Damage Waiver (LDW) are not included and involve an extra daily charge. You must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply See **<https://www.avis.com/en/association/A401100>** for full terms and conditions.

Budget

Discount applies to base rate only at participating locations. Discount varies by rental date, location, length of rental and vehicle type. Taxes, other governmentally-authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional driver fee, one-way rental charge and optional products including but not limited to Loss Damage Waiver (LDW) are not included and involve an extra daily charge. You must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply. See **<https://www.budget.com/en/association/B196500>** for full terms and conditions.

Silvercar®

As a Visa Signature cardholder, you have access to an exclusive discount of up to 15% (with a guaranteed minimum discount of 10%) on Silvercar by Audi, a premium all-Audi car rental service. Rentals come with free in-car Wi-Fi, GPS and SiriusXM Satellite Radio. With Silvercar's Fair Fuel Plan, you will only pay for the gas you use at the local pump rate plus a fill-up fee.

1. Validate your card at **www.silvercar.com/partners/vsignature**.
2. Register for a Silvercar account and add an eligible Visa Signature card on file.
3. Then make a reservation via **www.silvercar.com/partners/vsignature** or through the Silvercar app.



Terms and Conditions

Offer valid for U.S.-issued Visa Signature cards. Cardholders must validate card eligibility and register at www.silvercar.com/partners/vsignature to receive the up to 15% (with a guaranteed minimum discount of 10%) discount on qualifying Silvercar rentals. To reserve within the Silvercar app, you must validate card eligibility and create a Silvercar account with card on file added. No blackout dates. Offer not valid with any other offer unless stated otherwise. Discount applies to base rental rate before surcharges and taxes. Your validated U.S.-issued Visa Signature card must be used for the booking. A change to a different card will not receive the discount. Discount must be applied at the time of booking and may not be added before or after the time of rental.

For more information, call 855-359-2227 or visit www.silvercar.com/partners/vsignature.



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	• Address
• Date of birth	• Credit authorization
• Phone	• 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 Signature and Visa Signature Preferred cardholders receive:

- New members: 3 months complimentary membership, then 9 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 and Conditions

Offer valid from 9/17/2021 through 12/31/2024 ("Term"). Cardholders enrolling during the Term with a qualifying Visa Signature card ("Card") receive a free Shipt membership for 3 months, then 50% discount on monthly Shipt membership for 9 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. Your membership will begin on the date that you enroll your eligible Visa consumer credit card to your Shipt account. 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 6-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).

Sofar



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 Signature® 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.
- **One free ticket per show** with a ticket 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 and Conditions

SOFAR SOUNDS BENEFIT OFFER TERMS FOR VISA SIGNATURE AND VISA INFINITE CREDIT CARDS

From 09/14/2021 through 05/16/2024 (“Offer Term”), cardholders that successfully validate their qualifying Visa Signature and Visa Infinite 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 (https://www.sofarsounds.com/terms_and_conditions) and Privacy Policy (https://www.sofarsounds.com/privacy_policy).

