



YOUR GUIDE TO CARD BENEFITS



Visa Signature Card

Your Guide to Benefits describes the benefits in effect as of 4/1/16.

Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.

For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-397-9010, or call collect outside the U.S. at 303-967-1093.

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



Travel and Emergency Assistance Services

What is this benefit?

This benefit offers services designed to help you in case of an emergency while traveling. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available when you are away from home, 24 hours a day, 365 days a year. (Please keep in mind that, due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.)

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible Visa Signature card issued in the United States. Your spouse and children [provided children are dependents under twenty-two (22) years old] may all benefit from these special services.

How do I use these services when I need them?

Simply call the toll-free, 24-hour Benefit Administrator line at **1-800-397-9010**. If you are outside the United States, call collect at **303-967-1093**.

Is there a charge for these services?

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

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

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

- ▶ **Emergency Message Service** can record and relay emergency messages for travelers, their immediate family members, or business associates. **Please Note:** The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.
- ▶ **Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition; keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your Visa Signature or personal account. **Please Note:** All costs are your responsibility.
- ▶ **Legal Referral Assistance** can arrange contact with English-speaking attorneys and U.S. embassies and consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from your Visa Signature or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **Please Note:** All costs are your responsibility.
- ▶ **Emergency Transportation Assistance** can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring your 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. **Please Note:** All costs are your responsibility.
- ▶ **Emergency Ticket Replacement** helps you through your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to you should you lose your ticket. **Please Note:** All costs are your responsibility.
- ▶ **Lost Luggage Locator Service** can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. **Please Note:** You are responsible for the cost of any replacement items shipped to you.
- ▶ **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. **Please Note:** All costs are your responsibility.
- ▶ **Prescription Assistance and Valuable Document Delivery Arrangements** can help you fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your home or elsewhere. **Please Note:** All costs are your responsibility.
- ▶ **Pre-Trip Assistance** can give you information on your destination before you leave—such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE SERVICES

The benefit described in this Guide to Benefits will not apply to Visa Signature cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages.

FORM #VTEAS – 2013 (Stand 04/16) TEAS-S

Auto Rental Collision Damage Waiver

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

The Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit offers insurance coverage for automobile rentals made with your Visa Signature card. The benefit provides reimbursement (subject to the terms and conditions in this guide) for damage due to collision or theft up to the actual cash value of most rental vehicles.

Who is eligible for this benefit?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible Visa Signature card issued in the United States. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What losses are covered?

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

Covered losses include:

- ▶ Physical damage and/or theft of the covered rental vehicle.
- ▶ Valid loss-of-use charges imposed and substantiated by the auto rental company.
- ▶ Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility.

Please Note: This benefit only covers vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.

How does this coverage work with other insurance?

Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this benefit, Auto Rental CDW applies to eligible theft or damage or expenses that are not covered by insurance or reimbursement.

If you do not have personal automobile insurance or any other insurance covering this theft or damage, this benefit reimburses you for the covered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges that occur while you are responsible for the rental vehicle.

If you do have personal automobile insurance or other insurance covering this theft or damage, the Auto Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance and any unreimbursed portion of valid administrative and loss-of-use charges imposed by the auto rental company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility.

What types of rental vehicles are not covered?

The following vehicles are not covered by Auto Rental CDW: expensive, exotic, and antique automobiles; cargo vans; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

- ▶ **Examples of excluded expensive or exotic automobiles include:** the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.
- ▶ **An antique automobile** is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.
- ▶ **Vans are not covered**, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of nine (9) people including the driver).

For questions about a specific vehicle, call the Benefit Administrator at 1-800-397-9010. If you are outside the United States, call collect at 303-967-1093.

What else is not covered?

- ▶ Any obligation you assume under any agreement (other than the deductible under your personal auto policy).
- ▶ Any violation of the auto rental agreement or this benefit.
- ▶ Injury of anyone or damage to anything inside or outside the rental vehicle.
- ▶ Loss or theft of personal belongings.
- ▶ Personal liability.
- ▶ Expenses assumed, waived, or paid by the auto rental company or its insurer.
- ▶ Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.
- ▶ Depreciation of the rental vehicle caused by the incident including, but not limited to "diminished value".
- ▶ Expenses reimbursable by your insurer, employer, or employer's insurance.
- ▶ Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.
- ▶ Wear and tear, gradual deterioration, or mechanical breakdown.
- ▶ Items not installed by the original manufacturer.
- ▶ Damage due to off-road operation of the rental vehicle.
- ▶ Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)
- ▶ Confiscation by authorities
- ▶ Vehicles that do not meet the definition of covered vehicles
- ▶ Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence
- ▶ Leases and mini leases
- ▶ Theft or damage as a result of the authorized driver's and/or cardholder's lack of reasonable care in protecting the rental vehicle before and/or after damage occurs (for example, leaving the vehicle running and unattended)

- ▶ Theft or damage reported more than forty-five (45) days* from the date of the incident
- ▶ Theft or damage for which a claim form has not been received within ninety (90) days* from the date of the incident
- ▶ Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days from the date of the incident
- ▶ Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland

Where am I covered?

This benefit is available in the United States and most foreign countries. **However, no benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.** Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. **Because regulations vary outside the United States, it is recommended you check with your auto rental company and the Benefit Administrator before you travel to make sure Auto Rental CDW will apply.**

This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized driver permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

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

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

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

Helpful tips:

- ▶ Be sure to check the rental vehicle for prior damage before leaving the rental lot.
- ▶ Review the auto rental agreement carefully to make sure you are declining CDW/LDW and are familiar with the terms and conditions of the auto rental agreement.

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

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

Filing an Auto Rental CDW Claim

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

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

When should I report an incident?

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

Please Note: You must make every reasonable effort to protect the rental vehicle from theft or damage. As the cardholder you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation.

What do I need from the auto rental company in order to file a claim?

At the time of the theft or damage, or when you return the rental vehicle, immediately ask the auto rental company for:

- ▶ A copy of the accident report form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim
- ▶ A copy of the initial and final auto rental agreement(s)
- ▶ A copy of the repair estimate and itemized repair bill
- ▶ Two (2) photographs of the damaged vehicle, if available
- ▶ A police report, if obtainable

How do I file a claim?

Submit the documents gathered from the auto rental company (listed above) along with the following additional documents to the Benefit Administrator:

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

Please Note: All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage. If you have difficulty obtaining the required documents within ninety (90) days* of the date of theft or damage, submit the claim form with available documentation.

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

Do I have to do anything else?

Usually there is nothing else you need to do. Typically, claims will be finalized within fifteen (15) days after the Visa Signature Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

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

* Not applicable to residents of certain states.

ADDITIONAL PROVISIONS FOR AUTO RENTAL CDW

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

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

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

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

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

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

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 we remain on the phone we will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – we will advise you to hang up and dial 911. If you are not able to dial 911, we 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 our rates are pre-negotiated.

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

1-800-847-2869 ~ it's that easy!

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

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

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Provident Credit Union 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 Provident Credit Union 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. Services provided by United States Auto Club, Motoring Division, Inc.

Hotel Theft Protection

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-554-1275, or call collect outside the U.S. at 804-673-6497.

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

What is this benefit?

When You pay for the cost of a Hotel/Motel room located in the United States or Canada with Your eligible Visa card and/ or with rewards points earned on your covered account, You will be eligible to receive a one-time payment of up to one thousand five hundred (\$1,500.00) for personal property stolen from Your room, in excess of any compensation provided by the Hotel/Motel and/or any valid and collectible insurance benefits or reimbursement.

Who is eligible for this benefit?

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

What is covered?

The cost of replacing Your personal property (or its depreciated value if You choose not to replace it) is covered up to a maximum of one thousand five hundred (\$1,500.00) less any amounts paid or payable by the Hotel/Motel or any other insurance, whether the insurance is primary, contributing, excess, or contingent; or any other reimbursement. This benefit will be paid only if:

- ▶ There is evidence of Forceful Entry and;
- ▶ You make a sworn statement to police authorities having jurisdiction within 24 hours of discovering the Hotel Theft and furnish a notarized copy of that statement with Your claim, and;
- ▶ The Hotel/Motel verifies the loss

Please Note: Coverage begins each time You Check In to an eligible room in a Hotel/Motel, and coverage ends each time You Check Out of an eligible room in a Hotel/Motel.

What is not covered?

This benefit will not provide reimbursement for theft of the following:

- ▶ Animals
- ▶ Art objects
- ▶ Business Items and cellular phones
- ▶ Cash, checks, securities, credit cards, debit cards, and other negotiable instruments
- ▶ Tickets, documents, keys, coins, deeds, bullion, and stamps
- ▶ Perishables and consumables including, but not limited to perfume, cosmetics, and limited-life items such as rechargeable batteries

Definitions

Business Items means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).

Forceful Entry means that someone illegally accessed Your Hotel/Motel room by breaking in a door, window, or surrounding walls.

Hotel/Motel means an establishment, located in the United States or Canada that provides lodging for the general public, and usually meals, entertainment, and various personal services.

Hotel Theft means Forceful Entry into Your premises and You suffer a loss of property.

Check In means the moment You register at the Hotel/Motel.

Check Out means the moment You vacate the Hotel/Motel room and pay the itemized total costs incurred for the stay.

Eligible Person means a valid cardholder who pays for the Hotel/Motel room by using the eligible Visa card and/or with rewards points earned on your covered account.

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

You or Your means an Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible Visa card and/or with rewards points earned on your covered account.

Filing a Hotel Theft Protection Claim

What should I do if my hotel room is burglarized?

Notify the Benefit Administrator immediately by calling **1-800-554-1275**, or call collect outside the U.S. at **804- 673-6497**.

Notification must be made within twenty (20) days from the date of incident. The representative will answer any questions You may have and send You a special claim form.

How do I file a claim?

Complete the claim form You receive from Your call to the Benefit Administrator. Mail the following items within ninety (90) days of the date of incident to:

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

- ▶ The completed claim form
- ▶ A copy of Your charge slip, as proof that the Hotel/Motel was charged and paid for with Your eligible Visa card and/or with rewards points earned on your covered account
- ▶ A statement from Your insurance carrier (and/ or Your employer, or employer's insurance carrier) showing any amounts they may have paid toward the claim cost or, if You have no applicable insurance or other reimbursement, a notarized statement to that effect
- ▶ A copy of the police report
- ▶ A copy of any valid and collectible insurance or other reimbursement available to You
- ▶ A copy of any settlement payment or reimbursement made to You from the Hotel/Motel
- ▶ Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Transference of Claims

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.

ADDITIONAL PROVISIONS FOR HOTEL THEFT PROTECTION

You must use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected 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 benefits may be canceled. Each claimant agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit 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 Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to cardholders whose accounts have been suspended or canceled.

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

FORM #VHOTBURG – 2013 (04/16) HMTP-O

Emergency Medical/Dental Benefit

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 804-673-6499.

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

What is this benefit?

Emergency Medical/Dental provides reimbursement for Emergency Treatment if you become sick or accidentally injured while traveling on a Trip purchased entirely with your eligible Visa card and/or with rewards points earned on your covered account.

You will be eligible to receive up to a maximum of two thousand five hundred dollars (\$2,500.00) [subject to a fifty-dollar (\$50.00) deductible] for medical expenses not paid or payable by your medical insurance or other reimbursement if:

- ▶ The expenses are a result of Emergency Treatment for sickness or accidental injury occurring during your Trip and;
- ▶ The Trip was paid for entirely with your eligible Visa card and/or with rewards points earned on your covered account and;

- ▶ The Trip takes place via a common carrier and lasts between five (5) consecutive days and sixty (60) consecutive days of travel to a destination over one hundred (100) miles* from your Residence

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

Who is eligible for this benefit?

You and your Immediate Family Members are eligible if you are a valid cardholder of an eligible Visa card issued in the United States and you purchase the entire Trip using your eligible Visa card and/or with rewards points earned on your covered account.

What expenses are covered?

Your covered medical expenses are necessary services and supplies that are recommended by your attending physician and take place during the course of your 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

Benefits will not be paid in excess of the Reasonable and Customary Charges. ("Reasonable and Customary Charges" mean charges commonly used by providers of medical care in the locality in which care is furnished.)

What if I need to recuperate in a hotel after my hospital stay?

If you are hospitalized as a result of a covered accident or sickness during your 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?

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 made by your Immediate 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 that is experimental/investigative in nature
- ▶ Care for any illness or bodily injury that occurs in the course of employment if benefits or compensation are available, in whole or in part, under the provisions of any legislation of any governmental unit. This applies whether or not you claim the 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 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 a felonious act or attempt thereof
 - Skydiving, scuba, skin, or deep sea diving, hang gliding, parachuting, rock climbing, and contests of speed
- ▶ 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, Yemen, Vietnam, and any other countries which may be determined by the U.S. Government from time to time to be unsafe for travel

Definitions

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.

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 institution].

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

Trip means arrangements for travel that are made by a licensed commercial travel establishment consisting of travel agencies and/ or common carrier organizations, for which the expense has been charged to your eligible Visa card and/or with rewards points earned on your covered account, and which is not less than five (5) consecutive days but does not exceed sixty (60) consecutive days in duration.

Filing an Emergency Medical/Dental Claim

What should I do if I get sick or injured on a Trip?

Call the Benefit Administrator immediately at **1-800-434-1280**, or call collect outside the U.S. at **804-673-6499**. You must notify the Benefit Administrator **within ninety (90) days** of the date of occurrence. The representative will answer any questions you may have and send you a special claim form.

How do I file a claim?

Complete the claim form you receive from your call to the Benefit Administrator. Mail the following items within one hundred and eighty (180) days from the date of occurrence to:

Card Benefit Services

P.O. Box 72034

Richmond, VA 23255

- ▶ The completed, signed claim form
- ▶ A copy of your receipt, showing that you purchased a round-trip ticket for your Trip via a common carrier, with your eligible Visa card and/or with rewards points earned on your covered account
- ▶ A statement from your insurance carrier (and/or your employer, or employer's insurance carrier) or any reimbursement showing any amounts they may have paid toward the claim cost. Or, if you have no other applicable insurance or reimbursement, please provide a notarized statement to that effect.
- ▶ A copy of any other valid and collectible insurance or reimbursement available to you
- ▶ Receipts for the eligible medical/dental expenses
- ▶ Any other documents deemed necessary by the Benefit Administrator to substantiate your claim

Transference of Claims

After the Benefit Administrator has paid your claim under this benefit, all your rights and remedies against any party in respect of 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.

* 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.

ADDITIONAL PROVISIONS FOR EMERGENCY MEDICAL/DENTAL BENEFIT

You must use due diligence and do all things reasonable to avoid or diminish any injury or illness for which coverage is provided under 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 benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

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

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

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

FORM #VOPTMEDDENT – 2013 (04/16) EM-O

