This Guide to Benefits describes the benefits in effect as of 7/1/13. These benefits and descriptions supersede any prior benefits and descriptions you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefits.

Your Visa Card Guide to Benefits
Rewards Protection Package

Warranty Manager Service

How do I benefit from Warranty Manager Service?

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

Warranty Manager’s registration service helps you take full advantage of your warranties, because you can get key information about your coverage with a single toll-free call. And if you send us your sales receipts and warranty information, we’ll keep everything on file—so arranging for a repair or replacement is as easy as picking up the telephone. Warranty Manager Service offers Extended Warranty Protection that doubles the time period of the original manufacturer’s written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less when an item is purchased entirely with your eligible Visa card.

Why should I register my purchases?

To have peace of mind knowing all of your purchases are registered and on file with Visa. Although registration is not required for Extended Warranty Protection benefits, it is strongly encouraged that you send us your sales receipts and warranty information. With this valuable service, you won’t have to search for critical documentation when you need it. Arranging for a repair or replacement is as easy as picking up the telephone. Call 1-800-VISA-911 (or collect at 303-967-1096) for information regarding the security of registering your purchases.

What are the advantages of Visa Performance Guarantee?

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

Who is eligible for this benefit?

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

What items are covered by Warranty Manager Service?

Warranty Manager Service Extended Warranty Protection doubles the period of repair service under the manufacturer’s written U.S. warranty up to a maximum of one (1) additional year on many items of personal property which have a valid original manufacturer’s written U.S. repair warranty of three (3) years or less and which you have purchased entirely on your eligible Visa card.

What items are not covered?

• Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle.
• Any costs other than those specifically covered under the terms of the original manufacturer’s written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty.
• Items purchased for resale, professional, or commercial use.
• Real estate and items which are intended to become part of real estate, including but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.
• Rented or leased items, or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence.
• Computer software.
• Medical equipment.
• Used or pre-owned items.

Are gifts covered?

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

Are purchases made outside the United States covered?

Yes, as long as you purchased the item entirely with your eligible Visa card and the eligible item has a valid original manufacturer’s written U.S. repair warranty of three (3) years or less, store-purchased dealer’s warranty, or assembler’s warranty.

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

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

How do I file a claim?

Call the Benefit Administrator at 1-800-VISA-911 (or collect at 303-967-1096) immediately upon learning of a product failure. Please note: If you do not give such notice within sixty (60) days after the product failure, your claim may be denied. The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form. This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days of the product failure. Gift recipients of eligible items are also covered by the claims process, if desired. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, or to learn more about the Visa Warranty Manager Service, go to www.visa.com/eclaims.

What documents do I need to submit with my claim?

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

All claims must be fully substantiated. How will I be reimbursed?

Once your claim has been verified and the terms and conditions of the benefit have been met, the item will be repaired or replaced at the Benefit Administrator’s discretion, but for no more than the original purchase price of the covered item as recorded on your Visa card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars ($10,000.00) and fifty thousand dollars ($50,000.00) maximum per cardholder. Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents. Extended Warranty Protection will pay the facility directly for repairs, if possible, or you may go to an authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs made at the manufacturer’s authorized repair facility are covered.

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

Do I have to file with my insurance company?

No. However, if you have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is supplemental to, and excess of, that coverage.

* Extended Service Agreements are offered through a third-party administrator, and may not be available in all states. Terms and conditions may vary by product type. Call 1-800-VISA-911 for details regarding specific products.

Additional Provisions for Warranty Manager Service: These benefits apply only
to you the eligible Visa cardholder, and to whomever receives the eligible gifts you provide to or on behalf of the eligible Visa cardholder as stated above.

You shall 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 including, but not limited to, the cost of repair services, no benefit 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 facts.

Once you report an occurrence, a claim file will be opened and shall remain open for such period as may reasonably be required to secure all rights and remedies. This provision will not be unreasonably applied to avoid claims.

What is covered?

Cellular Wireless Telephones purchased by the cardholder will be covered. Following the program effective date set forth above, Your Cellular Telephone Protection begins the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using an eligible Visa card. If the cardholder fails to make a Cellular Wireless Telephone bill payment in a particular month, the Cellular Telephone Protection is suspended. Provided the Cellular Telephone Protection continues to be offered, the benefit will resume on the first day of the calendar month following the date of any future Cellular Wireless Telephone bill payment with the eligible card.

What type of protection is this?

Cellular Telephone Protection is supplemental to, and excess of, valid and collectible insurance or indemnity (including, but not limited to, Cellular Wireless Telephone insurance programs, homeowner's, renter's, automobile, or employer's insurance policies). Any other insurance or indemnity that exempts damages or deductibles. Cellular Telephone Protection will cover the damage or theft up to $200.00 per claim occurrence and $400.00 per twelve (12) month period. The maximum benefit limit is $200.00 per claim and $400.00 per twelve (12) month period.

Who is eligible for this protection?

To be eligible for Cellular Telephone Protection, You must be a valid and collectible insurance or indemnity (including, but not limited to, Cellular Wireless Telephone insurance programs, homeowner's, renter's, automobile, or employer's insurance policies). Any other insurance or indemnity that exempts damages or deductibles. Cellular Telephone Protection will cover the damage or theft up to $200.00 per claim occurrence and $400.00 per twelve (12) month period. The maximum benefit limit is $200.00 per claim and $400.00 per twelve (12) month period.

What is not covered?

• Cellular Wireless Telephone accessories other than standard battery and/or standard antenna provided by the manufacturer.
• Cellular Wireless Telephones purchased for resale, professional, or commercial use.
• Cellular Wireless Telephones that are lost or “mysteriously disappear.” “Mysterious disappearance” means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.
• Cellular Wireless Telephones under the care and control of a common carrier (including, but not limited to, U.S. Postal Service, airplanes, or delivery service).
• Cellular Wireless Telephones stolen from luggage unless hand-carried and under Your personal supervision or under the supervision of Your traveling companion who is previously known to You.
• Cellular Wireless Telephones stolen from a construction site.
• Cellular Wireless Telephones which have been rented, leased, borrowed or Cellular Wireless Telephones that are received as part of a pre-paid plan or “pay as you go” type plans.
• Cosmetic damage to the Cellular Wireless Telephone or damage that does not impact the Cellular Wireless Telephone’s ability to

make or receive phone calls.
• Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin.
• Damage or theft resulting from misdelivery or voluntary parting with the Cellular Wireless Telephone.
• Replacement Cellular Wireless Telephone not purchased from a cellular service provider’s retail or internet store.
• Taxes, delivery and transportation charges, and any fees associated with the cellular service provider.

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

Yes. If You want to file a claim, You will need copies of Your card statement reflecting monthly Cellular Wireless Telephone bill payments during the time of the damage or theft and Your store receipt for purchase of Your new Cellular Wireless Telephone.

How do I file a claim?

Call the Benefit Administrator at 1-866-894-8569 (or collect at 303-967-1096) within sixty (60) days of damage or theft. Please note: If You do not give such notice within sixty (60) days after the damage or theft Your claim may be denied. The Benefit Administrator representative will ask You for some preliminary claim information and send You the appropriate claim form. This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of damage or theft of the eligible Cellular Wireless Telephone or Your claim may be denied.

What do I need to submit with my claim?

• Your completed and signed claim form.
• Copies of Your card statement reflecting the entire monthly Cellular Wireless Telephone payments for the month preceding the date of damage or theft.
• A copy of Your cellular wireless service provider billing statement that corresponds with the above card statement.
• A copy of the original Cellular Wireless Telephone purchase receipt or other sufficient proof, as determined in the Benefit Administrator’s sole discretion, of the Cellular Wireless Telephone model currently linked to Your Cellular Wireless Telephone account.
• If the claim is due to theft or criminal action, a copy of the police report filed within forty-eight (48) hours of the occurrence.
• If the claim is due to damage, a copy of an insurance claim or other report as the Benefit Administrator, in its sole discretion, deems necessary to determine eligibility for coverage. In addition the Benefit Administrator may in its sole discretion require (a) an itemized estimate of repair from an authorized Cellular Wireless Telephone repair facility or (b) the Cardholder to submit the Cellular Wireless Telephone to the Benefit Administrator to evaluate the damage or (c) an itemized store receipt for the replacement Cellular Wireless Telephone (if showing the purchase was made from a cellular service provider’s retail or internet store (for example: Verizon Wireless, AT&T, Sprint, etc.).
• If the claim amount is less than Your personal homeowner’s, renter’s, or automobile insurance deductible, a copy of Your insurance policy personal declaration page is sufficient for Your claim. If the claim amount is greater than Your personal homeowner’s, renter’s, or automobile insurance deductible, You are required to file a claim with Your applicable insurance company and to submit a copy of any claims settlement from Your insurance company along with Your claim form.
• Documentation (if available) of any other settlement of the claim.
• Any other documentation deemed necessary, in the Benefit

Warranty Manager Service (Cont.)
Cellular Telephone Protection (Cont.)

Administrator’s sole discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the Cellular Wireless Telephone.

How will I be reimbursed?

Decline the auto rental company’s collision damage waiver (CDW/LDW) option or similar provision. Helpful hints:

- Check the rental vehicle for prior damage before leaving the rental lot.
- Review the auto rental agreement carefully to make sure you are fully aware of the terms and conditions of the rental agreement.
- Your claims of loss or damage to your rental vehicle are best substantiated by a copy of the rental agreement and any other party’s insurance or other evidence of their liability.
- You are entitled to a refund of the difference between the first day and the last day of the rental period, subject to a prorated pro rata minus any administrative expenses charged to You.
- You are required to give written notice to the Benefit Administrator of any incident or event which may result in a claim, within fifteen (15) days of the incident or event.

What is this benefit?

Subject to the terms and conditions provided in this Guide to Benefit, the Visa Auto Rental Collision Damage Waiver benefit (Auto Rental CDW) provides reimbursement for damage due to collision or theft, in excess of the cost of repair or replacement of the automobile, and applicable deductibles.

How do I activate this benefit?

For the benefit to be in effect, you must:

- Review the auto rental agreement carefully to make sure you are fully aware of the terms and conditions of the rental agreement.
- Your claims of loss or damage to your rental vehicle are best substantiated by a copy of the rental agreement and any other party’s insurance or other evidence of their liability.
- You are entitled to a refund of the difference between the first day and the last day of the rental period, subject to a prorated pro rata minus any administrative expenses charged to You.
- You are required to give written notice to the Benefit Administrator of any incident or event which may result in a claim, within fifteen (15) days of the incident or event.

What is not covered?

- Any violation of the auto rental agreement or this benefit.
- Injuries or death to any person or damage to any property resulting from or caused by the use of the rental vehicle.
- Loss of or damage to personal belongings.
- Loss or theft of personal belongings.
- 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.
- Damage due off-road operation of the rental vehicle.
- Theft or damage due to casualty or damage to anything inside or outside the rental vehicle.
- Costs 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.
- Expenses incurred in seeking reimbursement.
- Damages or repairs to the rental vehicle that are not covered by the CDW/LDW option or similar provision.
- Costs 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.
- Expenses incurred in seeking reimbursement.
- Damages or repairs to the rental vehicle that are not covered by the CDW/LDW option or similar provision.

Cellular Telephone Protection

Administrator’s sole discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the Cellular Wireless Telephone.

How will I be reimbursed?

- Decline the auto rental company’s collision damage waiver (CDW/LDW) option or similar provision. Helpful hints:
  - Check the rental vehicle for prior damage before leaving the rental lot.
  - Review the auto rental agreement carefully to make sure you are fully aware of the terms and conditions of the rental agreement.
  - Your claims of loss or damage to your rental vehicle are best substantiated by a copy of the rental agreement and any other party’s insurance or other evidence of their liability.
  - You are entitled to a refund of the difference between the first day and the last day of the rental period, subject to a prorated pro rata minus any administrative expenses charged to You.
  - You are required to give written notice to the Benefit Administrator of any incident or event which may result in a claim, within fifteen (15) days of the incident or event.

What is this benefit?

Subject to the terms and conditions provided in this Guide to Benefit, the Visa Auto Rental Collision Damage Waiver benefit (Auto Rental CDW) provides reimbursement for damage due to collision or theft, in excess of the cost of repair or replacement of the automobile, and applicable deductibles.

How do I activate this benefit?

For the benefit to be in effect, you must:

- Review the auto rental agreement carefully to make sure you are fully aware of the terms and conditions of the rental agreement.
- Your claims of loss or damage to your rental vehicle are best substantiated by a copy of the rental agreement and any other party’s insurance or other evidence of their liability.
- You are entitled to a refund of the difference between the first day and the last day of the rental period, subject to a prorated pro rata minus any administrative expenses charged to You.
- You are required to give written notice to the Benefit Administrator of any incident or event which may result in a claim, within fifteen (15) days of the incident or event.

What is not covered?

- Any violation of the auto rental agreement or this benefit.
- Injuries or death to any person or damage to any property resulting from or caused by the use of the rental vehicle.
- Loss of or damage to personal belongings.
- Loss or theft of personal belongings.
- 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.
- Damage due off-road operation of the rental vehicle.
- Theft or damage due to casualty or damage to anything inside or outside the rental vehicle.
- Costs 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.
- Expenses incurred in seeking reimbursement.
- Damages or repairs to the rental vehicle that are not covered by the CDW/LDW option or similar provision.
- Costs 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.
- Expenses incurred in seeking reimbursement.
- Damages or repairs to the rental vehicle that are not covered by the CDW/LDW option or similar provision.

Cellular Telephone Protection

Administrator’s sole discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the Cellular Wireless Telephone.

How will I be reimbursed?

- Decline the auto rental company’s collision damage waiver (CDW/LDW) option or similar provision. Helpful hints:
  - Check the rental vehicle for prior damage before leaving the rental lot.
  - Review the auto rental agreement carefully to make sure you are fully aware of the terms and conditions of the rental agreement.
  - Your claims of loss or damage to your rental vehicle are best substantiated by a copy of the rental agreement and any other party’s insurance or other evidence of their liability.
  - You are entitled to a refund of the difference between the first day and the last day of the rental period, subject to a prorated pro rata minus any administrative expenses charged to You.
  - You are required to give written notice to the Benefit Administrator of any incident or event which may result in a claim, within fifteen (15) days of the incident or event.

What is this benefit?

Subject to the terms and conditions provided in this Guide to Benefit, the Visa Auto Rental Collision Damage Waiver benefit (Auto Rental CDW) provides reimbursement for damage due to collision or theft, in excess of the cost of repair or replacement of the automobile, and applicable deductibles.

How do I activate this benefit?

For the benefit to be in effect, you must:

- Review the auto rental agreement carefully to make sure you are fully aware of the terms and conditions of the rental agreement.
- Your claims of loss or damage to your rental vehicle are best substantiated by a copy of the rental agreement and any other party’s insurance or other evidence of their liability.
- You are entitled to a refund of the difference between the first day and the last day of the rental period, subject to a prorated pro rata minus any administrative expenses charged to You.
- You are required to give written notice to the Benefit Administrator of any incident or event which may result in a claim, within fifteen (15) days of the incident or event.

What is not covered?

- Any violation of the auto rental agreement or this benefit.
- Injuries or death to any person or damage to any property resulting from or caused by the use of the rental vehicle.
- Loss of or damage to personal belongings.
- Loss or theft of personal belongings.
- 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.
- Damage due off-road operation of the rental vehicle.
- Theft or damage due to casualty or damage to anything inside or outside the rental vehicle.
- Costs 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.
- Expenses incurred in seeking reimbursement.
- Damages or repairs to the rental vehicle that are not covered by the CDW/LDW option or similar provision.
one (31) consecutive days outside your country of residence.

- Leases and mini leases.
- Theft or damage as a result of the authorized driver’s or/and cardholder’s lack of reasonable care in protecting the rental vehicle before and/or after the theft or 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 sixty-five (65) 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.

* Not applicable to residents of certain states.

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 at 1-800-VISA-911 for help. If you are outside the United States, call collect at 303-967-1096.

**When and where do I have this benefit?**

This benefit is available in the United States and most foreign countries. No benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland. Additional information about benefits 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, we recommend you check with your auto rental company and the Benefit Administrator before you travel to make sure Visa 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 does this benefit apply?**

Within your country of residence, Visa Auto Rental CDW supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. It does not duplicate insurance provided by or purchased through the auto rental company; it will not pay for theft or damage reimbursable by your own insurer, employer, employer’s insurance, or any other valid and collectible reimbursement; however, it will pay for the outstanding deductible portion or other charges, including valid administration and loss-use-of charges not covered by your applicable automobile insurance policy. Outside your country of residence or if you do not have automobile insurance, you do not have to claim payment from any other source of insurance before receiving the benefit.

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

Examples of excluded expensive or exotic automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

Examples of 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. This benefit is provided for only those vans manufactured and designed to transport a maximum of eight (8) people including the driver and which is used exclusively to transport people. If you have any questions regarding a specific vehicle, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 303-967-1096.

**What do I need from the auto rental company in order to file a Visa Auto Rental CDW 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.
- A copy of your report or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your Eligible Visa card.
- A statement from your insurance carrier (and/or your employer or employer’s insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible 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 the declaration page from your automobile insurance carrier.

The forms must be obtained from the auto rental company and provided to the Benefit Administrator:

- A copy of the accident report form.
- A copy of the initial and final auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

For faster filing, or to learn more about Visa Auto Rental CDW, go to www.visa.com/eclaims.

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

**Do I have to do anything else?**

Usually not. Under normal circumstances, the claim will be finalized within fifteen (15) days after the Visa Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim. However, if 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. If 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 us until sixty (60) days after we receive a properly executed Proof of Loss as is required by the insurance policy. Proof of Loss will not be provided, no action shall be brought to recover on this benefit. Neither the cardholder nor any party may be brought to court unless, in all cases, the costs of defense and/or any potential settlement to Benefit have been compiled 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.

**Term exemptions**

Termination dates may vary by financial institutions. Visa and/or your financial institution may unilaterally terminate this benefit. If so, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as of the date of this Guide to Benefit. It is issued by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 303-967-1096.