With Visa Signature®, enjoy the strength, recognition, and acceptance of the Visa brand—with special perks and benefits in addition to the rewards you already earn.

- Enjoy dozens of perks like access to ticket packages to popular sporting events, unique dining and wine experiences, and movie ticket discounts at Fandango.com/visasignature. Plus enjoy complimentary 24-hour concierge* service, shopping savings, and special offers from your favorite retailers.

- You’re also entitled to security and convenience benefits like Warranty Manager Service, Travel and Emergency Assistance Services, Cell Phone Protection, Price Protection, Trip Cancellation/Trip Interruption, Lost Luggage Reimbursement, and Trip Delay Reimbursement.

Please retain this guide for the future. It describes in detail some of the important perks and benefits available to you, and will help you enjoy your Visa Signature card.

Look inside for additional information on Visa Signature card perks and benefits.

* Cardholders are responsible for the cost of any goods or services purchased by the Visa Signature Concierge on cardholders’ behalf. For questions about your balance, call the customer service number on your Visa Signature card statement. For questions or assistance 24 hours a day, 365 days a year: call the toll-free number on the back of your Visa Signature card, or 1-800-397-9010.

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.
PRESENTING YOUR VISA SIGNATURE PERKS AND BENEFITS*

• **Travel** – Features incredible travel packages, savings and upgrades from leading hotels, resorts and cruises worldwide. Plus, provides exclusive benefits at a collection of over 900 of the world’s finest properties with the Visa Signature Luxury Hotel Collection.

• **Entertainment** – Enjoy exclusive movie ticket discounts at fandango.com/visasignature.

• **Fine Wine & Food** – Entitles cardholders to world-class celebrity chef and winemaker experiences and special offers. Plus, provides complimentary wine tastings and discounts at over 60 wineries in Sonoma County.

• **Sports** – Gives cardholders access to exceptional offers for NFL events and game-day experiences, as well as golf benefits at premier resorts, Pebble Beach Resorts and Kapalua Resorts.

• **Visa Signature Concierge** – Visa Signature also provides complimentary Concierge* service, featuring 24-hour assistance with travel planning, dinner reservations and more.

• **Shopping** – Cardholders enjoy shopping discounts and offers at premium retailers from jewelry to apparel and electronics.

• **Emergency Card Replacement and Emergency Cash Disbursement** – This efficient, 24 x 7 x 365 worldwide service allows you to quickly and easily get a replacement Visa Signature card sent to you and/or receive emergency cash at a convenient location.

• **Year-End Summary Statement** – At your option, receive a detailed summary of Visa Signature spending during the year for convenient budget analysis and financial planning.

• **Lost/Stolen Card Reporting** – This 24 x 7 x 365 worldwide service saves you valuable time if you need to report a lost or stolen Visa Signature card.

• **Roadside Dispatch** – Get convenient towing and locksmith referral services in the United States and Canada, available 24 hours a day, 7 days a week.

• **Auto Rental Collision Damage Waiver** – Receive coverage, at no additional cost, for damage due to collision or theft. Just charge your entire rental transaction to your eligible Visa Signature card and decline the rental company’s collision damage waiver.

* Certain restrictions, limitations, and exclusions apply.

** Cardholders are responsible for the cost of any goods or services purchased by the Visa Signature Concierge on cardholders' behalf.
• **Warranty Manager Service** – Get double the time period of the original manufacturer’s written U.S. repair warranty up to one (1) additional year on warranties of three (3) years or less when you purchase an eligible item entirely with your eligible Visa Signature card. You can also enjoy convenient features like warranty registration and the option to purchase Extended Service Agreements with Visa Performance Guarantee.

• **Travel and Emergency Assistance Services** – Get help coordinating medical, legal, and travel services while you’re away from home.

• **Cell Phone Protection** - Pay your cell phone bill with your Cash Back Signature Visa or Signature Visa card and you’ll receive coverage if your phone is damaged or stolen.

• **Price Protection** - Find an advertisement offering a lower price on an item within sixty (60) days of your purchase, you’ll receive a refund for the price difference.

• **Trip Delay Reimbursement** - If your trip is delayed you’ll receive reimbursements for your reasonable expenses.

• **Trip Cancellation/Trip Interruption** - In the unfortunate event of a trip cancellation you’ll receive reimbursement for your scheduled airline passenger fare.

• **Lost Luggage Reimbursement** - You’re eligible to receive reimbursement for your lost luggage when you pay for tickets with your Visa Signature Rewards card.

* Certain restrictions, limitations, and exclusions apply.

For more details go to [visa.com/signature](http://visa.com/signature).
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 additional 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. 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. warranty, as supplied by the original manufacturer, or other eligible warranty.

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 Signature card.

What items are covered by Warranty Manager Service
Extended Warranty Protection?
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 Signature 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 Signature card and it meets the terms and conditions of the benefit. Your Visa card has a valid original manufacturer’s written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembly warranty.

Do I need to keep copies of receipts or any other records?
To file a claim, copies of your Visa Signature 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 1-800-397-9010 (or collect at 303-967-1093) 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. Extended Warranty Protection will pay the facility directly for repairs, no legal action will be required to collect. 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 avoided to apply claims.

Additional Provisions for Warranty Manager Service: These benefits apply only to you, the eligible Visa cardholder, and to whoever receives the eligible gifts you purchased entirely on your eligible Visa card. 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 avoided to apply claims.

Visa cardholders who have received a printed copy of the Guide to Benefit may cancel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days before the effective date of the termination. Termination may take place within five (5) business days of receipt and approval of all required documents.

What documents do I need to submit with my claim?
• Your completed and signed claim form.
• Your Visa Signature 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 document deemed necessary to substantiate your claim.

When will I receive payment?
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), as recorded on your Visa Signature card receipt, 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.

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

The Benefit Administrator is insured by Indemnity Insurance Company of North America. For general questions regarding this benefit, call the Benefit Administrator at 1-800-397-9010 or collect at 303-967-1093.

* 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 1-800-397-9010 (or collect at 303-967-1093) for details regarding specific products.

FORM #VWMGR 10K-50K-3YR – 2010 (04/10)
What are Travel and Emergency Assistance Services?  
Help when you don’t know where to turn. You can count on a wide range of Visa Signature emergency services available whenever and wherever you need them, 24 hours a day, 365 days a year. We will make every reasonable effort to respond when you have an emergency—even if you need assistance beyond the services listed here. Please understand that, due to occasional problems such as distance, location, or time, Visa nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other service.

Who is eligible for Travel and Emergency Assistance Services?  
You, your spouse, and your children [provided the children are dependents under twenty-two (22) years old] may all take advantage of these special emergency services.  

How do I get these services?  
They're as close as the nearest phone. You simply call the Benefit Administrator at 1-800-397-9010 any hour of the day or night. If you are outside the United States, call collect at 303-967-1093.  

Is there a charge for these services?  
No. Visa Signature Travel and Emergency Assistance Services are available to eligible Visa Signature cardholders at no additional charge. Please note: Visa Signature Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the availability, use, cost, or results of any medical, legal, transportation, cash advance, or other services or goods provided.

What are the specific services and what do they provide?  
Visa Signature Travel and Emergency Assistance Services will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help you:

- **Emergency Message Service**: can record and relay emergency messages for travelers, immediate family members, or business associates.  
  **NOTE**: Visa 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 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.  
  **NOTE**: All costs are your responsibility.

- **Legal Referral Assistance**: can arrange contact with English-speaking attorneys and with U.S. embassies or 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 posted.  
  **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 even includes arranging to bring your young children home and staying in contact with family members or employers. In the case of a death, the Benefit Administrator can make arrangements for returning the remains of the deceased home.  
  **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. The Benefit Administrator can also arrange a cash advance with your Visa issuing bank. However, you are responsible for the cost of any replacement items shipped to you.  
  **NOTE**: All costs are your responsibility.

- **Prescription Assistance and Valuable Document Delivery Arrangements**: can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also arrange for urgent or critical documents which may be lost at home or elsewhere.  
  **NOTE**: All costs are your responsibility.

- **Pre-Trip Assistance**: can give you information on your destination before you leave—including information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.

Additional Provisions for Travel and Emergency Assistance Services: The benefit described in this Guide to Benefit will not apply to Visa Signature cardholders whose accounts have been suspended or cancelled. The terms and conditions may be provided via additional Guide to Benefit mailings. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

**FORM AVTAS - 2010 (Stand 04/10)**

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**TRAVEL AND EMERGENCY ASSISTANCE SERVICES**

**What is Cellular Telephone Protection?**

Subject to the terms and conditions provided in this Guide to Benefit, Cellular Telephone Protection will reimburse the enrolled Visa cardholder (the “Cardholder”, also referred to as “You” or “Your”) for damage to or theft of eligible Cellular Wireless Telephones. Eligible Cellular Wireless Telephones are the primary lines as listed on Your cellular provider's monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred. Cellular Telephone Protection is subject to a fifty-dollar ($50.00) co-payment per claim and a maximum of two (2) claims per twelve (12) month period. The maximum benefit limit is $200 per claim and $400 per twelve (12) month period.  

**Who is eligible for this protection?**

To be eligible for Cellular Telephone Protection, You must be a valid cardholder of an eligible U.S.-issued Visa Signature card enrolled in the Cellular Telephone Protection benefit and charge Your monthly Cellular Wireless Telephone bills to Your eligible Visa Signature card. Only 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 Signature card. If the cardholder fails to make a Cellular Wireless Telephone bill payment by the 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). After all insurance or indemnity has been exhausted, Cellular Telephone Protection will cover the damage or theft up to $200 per claim, subject the terms, conditions, exclusions, and limits of liability of this benefit as well as the fifty-dollar ($50.00) co-payment. The maximum limit of liability is $200 per claim occurrence, and $400 per twelve (12) month period. You will receive no more than the purchase price less your fifty-dollar ($50.00) co-payment as recorded on Your submitted receipt.

**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 baggage or loss-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.
To be eligible for this benefit, you must be a valid cardholder of your Visa card account(s) are closed, delinquent, or otherwise in default.

2. If you see the identical product by the same manufacturer advertised in print for a lower retail price within sixty (60) days after the purchase date, simply file a valid claim and we will refund the difference up to $500 per item.

How will I be reimbursed?

How do I file a Price Protection benefit claim?

An eligible U.S.-issued Visa Signature card, and a citizen and/or resident of the United States.

2. If you see an identical product advertised by the same manufacturer, you may file a valid claim in print for a lower retail price within sixty (60) days after the purchase date, simply file a valid claim and we will refund the difference up to $500 per item.

What is the Price Protection benefit?

The Price Protection benefit helps you save money on many products you may purchase entirely with an eligible Visa Signature card. If you buy an eligible item with your card in the United States and see a printed advertisement of it for less at any retail store within sixty (60) days of the original purchase date, simply file a valid claim and we will refund the difference up to $500 per item. This benefit is limited to $2,500 a year per cardholder’s eligible account. Please note: The printed advertisement must include a description of the item identical to the one purchased, the sale price, the store or dealer’s name, and the date(s) the sale is in effect. The sale date must be within sixty (60) days after the original purchase date.

Who is eligible for this protection?

To be eligible for this benefit, you must be a valid cardholder of your Visa card account(s) are closed, delinquent, or otherwise in default.

2. If you see the identical product by the same manufacturer advertised in print for a lower retail price within sixty (60) days after the purchase date, simply file a valid claim and we will refund the difference up to $500 per item.

How will I be reimbursed?

Depending on the nature and circumstances of the damage or theft, the Benefit Administrator, at its sole discretion, may choose to repair or replace the Cellular Wireless Telephone or reimburse the cardholder for the lesser of (a) $200 excess of the fifty-dollar ($50.00) co-payment; or (b) the current suggested retail price of a replacement Cellular Wireless Telephone of like kind and quality, excluding taxes, delivery and transportation charges, and any fees associated with the Cellular Wireless Telephone service provider, less the fifty-dollar ($50.00) co-payment.

Please note: Cellular Telephone Protection is subject to a maximum of two (2) claim occurrences per twelve (12) month period.

Under normal circumstances, reimbursement will take place within ten (10) business days of receipt and approval of claim form and all required documents.

Additional Provisions for Cellular Telephone Protection: This protection provides benefits available to the eligible Visa Signature cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to the Cellular Wireless Telephone from damage or theft. This provision will not be applied to repair or replacement of Cellular Wireless Telephones which have been rented, leased, borrowed, transferred or assigned to any third party; such as for personal, commercial, or promotional purposes.

You are required to file a claim with Your applicable insurance company along with Your claim form. Once You report an occurrence of damage or theft, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator unless (a) six (6) months of the date of damage or theft. 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 payment made to You. You must give all assistance as may be reasonably necessary to secure all rights and remedies. No legal action for a claim may be brought against Us until sixty (60) days after the Benefit Administrator receives all necessary documentation needed to substantiate damage or theft. After the expiration of the thirty (30) days from the time within Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, foreign claims may be brought only to the extent of the terms and conditions of this Guide to Benefit 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 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 eligible Cellular Wireless Telephone has been repaired or replaced at manufacturer discretion, or whose eligible Cellular Wireless Telephone was replaced as described in this Guide to Benefit will not apply to cardholders whose applicable Visa card account(s) are closed, delinquent, or otherwise in default.

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or renew the benefit, and if we do, we will notify You at least thirty (30) days in advance. This information describes the benefit provided to You as a Visa cardholder. It is issued by Inzerider Insurance Company of North America.

FORM #4CELLPHONE - 2010 (04/10)

PRICE PROTECTION

What is the Price Protection benefit?

The Price Protection benefit helps you save money on many products you may purchase entirely with an eligible Visa Signature card. If you buy an eligible item with your card in the United States and see a printed advertisement of it for less at any retail store within sixty (60) days of the original purchase date, simply file a valid claim and we will refund the difference up to $500 per item. This benefit is limited to $2,500 a year per cardholder’s eligible account. Please note: The printed advertisement must include a description of the item identical to the one purchased, the sale price, the store or dealer’s name, and the date(s) the sale is in effect. The sale date must be within sixty (60) days after the original purchase date.

Who is eligible for this protection?

To be eligible for this benefit, you must be a valid cardholder of your Visa card account(s) are closed, delinquent, or otherwise in default.

Cellular Wireless Telephones which have been rented, leased, borrowed, transferred or assigned to any third party; such as for personal, commercial, or promotional purposes.

Who is eligible for this protection?

To be eligible for this benefit, you must be a valid cardholder of your Visa card account(s) are closed, delinquent, or otherwise in default.

Cellular Wireless Telephones which have been rented, leased, borrowed, transferred or assigned to any third party; such as for personal, commercial, or promotional purposes.

Who is eligible for this protection?
PRICE PROTECTION (CONTINUED)

What is a Common Carrier? A Common Carrier is any land, water, or air conveyance operating available 24 hours a day, 365 days a year.

Who is eligible? The benefit is available only to you, the eligible Visa Signature cardholder. It is insured by Indemnity Insurance Company of North America. For general questions regarding this benefit, call 1-800-840-4735.

What are the Covered Hazards? Covered Hazards include equipment failure, inclement weather, strike, and hijacking/skyjacking.

What is a Covered Trip? A Covered Trip is a period of round-trip travel that does not exceed twelve hours and sixty-five (365) days away from your residence to a destination other than your city of residence.

What is not covered? You will not be covered for any delay due to a Covered Hazard which was made public or known to you prior to the departure for the Covered Trip. Prepaid expenses are not covered.

How do I file a claim? You must call the Benefit Administrator at 1-800-840-4735 within thirty days following the date of the delay incurred. The Benefit Administrator will ask you for some preliminary claim information and send you a claim form. The completed claim form and requested documentation must be returned within ninety (90) days of the date of the trip delay to:

Trip Delay Reimbursement

The Price Protection benefit does not apply to advertisements for close-out sales, flea markets, fires sales, cash-only sales, limited quantity promotions, liquidation sales, going-out-of-business sales, seasonal sales, or advertisements on the Internet. The Price Protection benefit is secondary to and excess of store policies offering a lowest-price guarantee or any other form of refund for price differences.

Definitions

TRIP DELAY REIMBURSEMENT

What is covered? A Covered Trip is a period of round-trip travel that does not exceed twelve hours and sixty-five (365) days away from your residence to a destination other than your city of residence.

Advertisements posted on the Internet.

The Price Protection benefit does not cover the following items:

- Animal and living plants.
- Jewelry, antiques, and collectible items, rare or one-of-a-kind items, special order items, custom items, or tailored items.
- Manufacturer and/or merchant rebates.
- Perishables, services, consumables, and limited-life items including, but not limited to, rechargeable batteries.
- 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.
- Traveler’s checks, cash, tickets, credit or debit cards, and any other negotiable items.
- Items purchased outside of the United States.
- Items without a manufacturer’s U.S. warranty (warrantable items only).
- Previously owned, sold “as is,” and refurbished items.

Additional Provisions for Price Protection: The Price Protection benefit is supplemental to, and excess of, any valid and collectible source of recovery which is available to you, the eligible Visa cardholder. We will refund the excess amount once all other coverages have been exhausted up to the limit of liability.

This benefit is available only to you, the eligible Visa Signature cardholder. You make any claim for demurrage or to be furnished in a fraudulent manner. The 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 a claim, a claim file will be opened and shall remain open for sixty (60) days from the date you reported the claim. Payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within seventy (70) days of the date of the printed advertisement. After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss 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.

No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Another party, including applicable insurance. Here are answers to some commonly asked questions about the benefit.

If you make any claim knowing it to be false or fraudulent, no coverage shall be provided via additional Guide to Benefit mailings, statement inserts, or statement enhancements. Modifications to the terms and conditions may be provided by any other party, including applicable insurance. Any and all communication messages. The benefit described in this Guide to Benefit may not apply to Visa Signature cardholders whose accounts have been suspended or canceled. Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or renew this benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided by Indemnity Insurance Company of North America.

You may make any claim for demurrage or to be furnished in a fraudulent manner. The 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.

This benefit is provided to eligible Visa Signature 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 enhancements. The benefit described in this Guide to Benefit will not apply to Visa Signature cardholders whose accounts have been suspended or canceled. Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or renew this benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided by any other party, including applicable insurance. Any and all communication messages. The benefit described in this Guide to Benefit may not apply to Visa Signature cardholders whose accounts have been suspended or canceled. Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or renew this benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided by Indemnity Insurance Company of North America.
TRIP CANCELLATION/TRIP INTERRUPTION

In the event of the Insured Person’s Trip Cancellation or Trip Interruption, we will pay up to the Trip Cancellation/Trip Interruption Benefit Amount of $2,000.

Payment will not exceed either: 1) the actual Non-Refundable amount charged by the Insured Person for a Common Carrier passenger fare(s); or 2) $2,000. The Insured Person will relinquish to us any unused vouchers, tickets, coupons, or travel privileges for which we have reimbursed them.

The Trip Cancellation or Trip Interruption of the Insured Person must be caused by or result from:

1. Death, Accidental Bodily Injury, disease, or physical illness of the Insured Person or an Immediate Family Member of the Insured Person;
2. Default of the Common Carrier resulting from Financial Insolvency.

The death, Accidental Bodily Injury, disease, or physical illness must be verified by a Physician and must prevent the Insured Person from traveling on a Covered Trip.

Additional Benefits

Additional Scheduled Air Accidental Death & Dismemberment Insurance

As a Visa Signature cardholder, You, Your spouse (or Domestic Partner), and unmarried Dependent Children will be automatically insured up to the Benefit Amount of one thousand dollars ($1,000.00) provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers, or coupons, has been charged to Your eligible Visa card account. You are insured against Accidental Loss of life, limb, sight, speech, or hearing while: 1) riding as a passenger in or entering, exiting, or being struck by a scheduled aircraft or a conveyance operated by a military transport service; 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 scheduled aircraft on which the Insured Person has purchased passage; and b) immediately following the arrival of a scheduled aircraft on which the Insured Person was a passenger; or 3) at the airport, at the beginning or end of the flight.

The entire cost of the Scheduled Airline passenger fare less redeemable certificates, vouchers or coupons, must be charged to the Insured Person’s account issued by the Policyholder. This charge must occur during the policy period. If the purchase of the Scheduled Airline passenger fare is not made prior to the Insured Person’s arrival at the airport, coverage begins at the time the entire cost of the Scheduled Airline passenger fare less redeemable certificates, vouchers, or coupons, is charged to the Insured Person’s account issued by the Policyholder.

Eligibility: This travel insurance plan is provided to Visa cardholders automatically when the entire cost of the passenger fare(s) is charged to the eligible Visa Signature card account while the insurance is effective. It is not necessary for You to notify Your financial institution, the Plan Administrator, or Federal Insurance Company (the “Company”) when tickets are purchased.

The Cost: This travel insurance plan is provided at no additional cost to eligible Visa Signature cardholders. Your financial institution pays the cardholders premium as a benefit of card membership.

Beneficiary: 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 provided to You.

The Benefits: The full Benefit Amount of one thousand dollars ($1,000.00) is payable for Accidental Loss of Life, disease, or bodily malfunction or medical or surgical treatment thereof; 4) occurs while the Insured Person is insured under this policy which is in force; and 5) is the direct cause of Loss.

Accidental Bodily Injury means Bodily Injury, which is: 1) Accident or 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. Accidental Bodily Injury does not include conditions caused by repetitive work injuries or cumulative trauma not a result of an Accident, including, but not limited to: 1) Osgood-Schlatter’s disease; 2) bursitis; 3) chondromalacia; 4) shin splints; 5) stress fractures; 6) tennis; and 7) carpal tunnel syndrome.

Benefit Amount means the Loss amount at the time the entire cost of the passenger fare is charged to an eligible Visa card account. 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 prorated evenly divided among the Insured Persons up to the maximum limit of insurance.

Covered Trip means a trip, for which Common Carrier costs (other than tax) are charged to the Insured Person’s eligible Visa card account for travel on a Common Carrier when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers, or coupons, has been charged to the Insured Person’s eligible Visa Signature card account issued by the Policyholder, occurring while the insurance is in force.

Dependent Child or Children means those Children, including adopted Children and those Children placed for adoption, who are: 1) under the age of eighteen (18), and reside with the Insured Person; 2) beyond the age of eighteen (18), 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 designated in writing at enrollment by the primary Insured Person, who is at least eighteen...
Reimbursement Level: $3,000.00

How do I benefit from Lost Luggage Reimbursement?

When You pay for the entire cost of Common Carrier tickets traveling on a Covered Trip on or before the Covered Trip departure.

Effective Date: This insurance is effective the date the insurance becomes effective for Your Visa Signature card or on the date You became a Visa cardholder, whichever is later; and will cease on the date the master policy 6478-07-74 is terminated or on the date Your Visa Signature card ceases to be in good standing, whichever occurs first. Answers to specific questions can be obtained by writing the Plan Administrator.

Policy #: 6478-07-74
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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 of Visa. If this plan does not conform to Your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.
**LOST LUGGAGE REIMBURSEMENT (CONTINUED)**

- 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.
- Loss resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Business items, cellular telephones, or art objects.

**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.).
- **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 claim check must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines.
- **Eligible Person** means a Visa cardholder who pays for the specific occasions covered by using the eligible card.
- **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).

**What do I do if my luggage or its contents are lost or stolen?**

If Your luggage or its contents are lost or stolen, 1) immediately notify the Common Carrier to begin the Common Carrier’s claim process, and 2) immediately call the Benefit Administrator at 1-800-397-9010 or collect at 303-967-1093. Notification to the Benefit Administrator must be made within twenty (20) days from the date the luggage was lost or stolen. The Benefit Administrator 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 the Benefit Administrator. Mail the following items within ninety (90) days from the date the luggage was lost or stolen to the address provided:

1. The completed claim form.
2. A copy of Your charge slip or receipt, as proof that the Common Carrier ticket was charged and paid for with Your eligible Visa Signature card.
3. A copy of the 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 (where applicable).
4. A copy of Your insurance declaration page or documentation of any settlement of the loss or theft.
5. Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft.

**Do I have to file a claim with my insurance company?**

Yes. 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 option, copy 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 cost 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 Lost Luggage Reimbursement**

- **Lost Luggage Reimbursement** is supplemental to and in addition to any other valid and collectible avenue of recovery which is available to You. The eligible Visa Signature cardholder is a primary insurer. Any other reimbursement has been exhausted up to the limit of liability.

**AUTO RENTAL COLLISION DAMAGE WAIVER**

**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 up to the actual cash value of most rental vehicles. In your country of residence, this benefit is supplemental to, and excess of, any valid andcollectible insurance from any other source. We will not be liable for You or any other party. Here are answers to some commonly asked questions about the benefit.

**Who is eligible?**

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

**What is covered?**

Subject to the terms and conditions in this Guide to Benefit, 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 have personal automobile insurance or other insurance covering theft or damage, the Visa Signature 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 rental car company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility. Only 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 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.

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

**The benefit covers:**

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

How do I activate this benefit?
For the benefit to be in effect, you must:

• Initiate and complete the entire rental transaction with your eligible Visa Signature card, and
• 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 declining CDW/LDW and also to familiarize yourself with the terms and conditions of the auto rental agreement.

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 then send you a claim form. All incidents must be reported immediately following the theft or damage, but in no event later than forty-five (45) days following the date of the theft or damage. Furthermore, we reserve 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. We therefore advise you to notify us immediately after any incident. You must make every reasonable effort to protect the rental vehicle from theft or damage.

What 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 or death 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 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 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.

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

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. 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, we recommend you check with your auto rental company and the Benefit Administrator before you travel to make sure Visa Signature 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 the United States, Visa Signature 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 and other charges, including valid administration and loss-of-use charges not covered by your applicable automobile insurance policy. Outside your country of residence, 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?
Excluded worldwide are: expensive, exotic, and antique automobiles; 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 are the Aston Martin, Bentley, Brinklin, Daimler, DeLorean, Escalburn, 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. 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 1-800-397-9010. If you are outside the United States, call collect at 303-967-1093.

What do I need from the auto rental company in order to file a Visa Signature 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 photographs of the damaged vehicle, if available.
• A police report, if obtainable.

How do I file a claim?
You, the cardholder, are responsible for reporting your claim to the Benefit Administrator immediately, but in no event later than forty-five (45) days from the date of theft or damage, or your claim may be denied. Notice to any other party will not suffice. Furthermore, we reserve 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. We therefore advise you to notify us immediately after any theft or damage.

Submit the following documentation to the Benefit Administrator:

• The completed and signed Visa Signature Auto Rental CDW Claim Form. Your completed claim form must be postmarked within ninety (90) days from the date of the theft or damage, even if all other required documentation is not yet available, or your claim may be denied.
AUTO RENTAL COLLISION DAMAGE WAIVER (CONTINUED)

- 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 the declaration page from your automobile insurance carrier.

The following documents 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.
- A police report, if obtainable.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

For faster filing, or to learn more about Visa Signature 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.

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 us until sixty (60) days after we receive 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 us unless all the terms of this Guide to Benefit 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 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 Signature cardholders whose accounts have been suspended or canceled. Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit, and 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 a Visa Signature cardholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-397-9010. If you are outside the United States, call collect at 303-967-1093.

FORM #VARCDW – 2010 (Stand 04/11)