

# Cellular Telephone Protection

## Protect your cell phone every time you pay your bill

You rely on your cell phone to stay connected with the people in your life. Fortunately, there's an easy way to protect this essential device from harm. When you pay your monthly wireless bill with your covered TruMark Financial® Credit Union Visa® credit card, you'll be reimbursed if your cell phone is stolen or damaged (\$50 deductible).

## It's easy to maintain your coverage

There's no need to enroll in this benefit. Simply continue to pay your cell phone bill with your covered TruMark Financial Visa credit card every month. Your coverage will remain active for the next calendar month to protect you against theft or damage to your cell phone, subject to [Terms and Conditions](#).

## Easy claim process

Go to [www.cardbenefitservices.com](http://www.cardbenefitservices.com) or call to talk to a Benefit Administrator at 1-866-894-8569 to file a claim or get your questions answered. If you are outside the U.S., you can call collect: 1-303-967-1096.

Please keep in mind you will want to read the full Terms and Conditions provided in your Guide to Benefits for further details including restrictions, limitations and exclusions. In order for coverage to apply, you must charge your eligible wireless bill to your covered TruMark Financial Credit Union Visa® credit card.

## Below you will find answers to the most commonly asked questions about the benefit:

Q: How does Cellular Telephone Protection work?

A: You are eligible for Cellular Telephone Protection if you pay your wireless phone bill with a covered TruMark Financial Visa credit card. Coverage begins the first day of the calendar month after you make a payment. Then if your cell phone is stolen or damaged, you may be eligible for reimbursement. A \$50 deductible applies.

Q: What does this protection cover?

A: Cellular Telephone Protection provides coverage against damage due to, theft of, or involuntary and accidental parting of your cell phone. Subject to full Terms and Conditions.

Q: What are the limitations?

A: You will want to read the full Terms and Conditions, but here are some examples of what is not covered by Cellular Telephone Protection: cosmetic damage (i.e. a scratch to the phone case that does not impact the phone's ability to operate), prepaid phones, and lost phones.

Q: What should I do if my cell phone is stolen or damaged?

A: Contact the Benefit Administrator at 1-866-894-8569 (outside the U.S., call collect: 1-303-967-1096). Your Benefit Administrator will ask you for some preliminary claim information and send you the appropriate claim form, plus answer any questions you may have. Keep in mind, if your cell phone is stolen, you must first file a police report within 48 hours of becoming aware of the theft.

Q: Do I need to enroll for this benefit?

A: No, just be sure to pay your cell phone bill each month with your covered TruMark Financial Visa credit card.

Q: What are the timelines for filing a claim?

A: You must notify the Benefit Administrator within 60 days and submit your completed claim form and supporting documentation within 90 days of the theft or damage.

Q: Do I need to file a claim with anyone else?

A: Yes, if you (or your employer, if applicable) have insurance that covers the item, you must first file a claim with that insurance company, then send the Benefit Administrator a copy of the claim settlement. If you have coverage included with your cell phone plan, you will also need to file a claim with your wireless provider first. This benefit pays in excess of any payments you receive from any other source.

Q: What paperwork do I need to submit with my claim?

A: In addition to the claim form, you may need to provide the following supporting documentation:

- Your cellular wireless billing statement showing you paid the prior month's cell phone bill with your covered card – if you don't have these, your bank and cellular provider can usually make a copy for you
- A police report filed within 48 hours of the event
- A copy of the device summary page from your cellular wireless phone bill or other sufficient proof of the claimed cell phone model linked to your cell phone account
- Repair estimate or replacement receipt (if applicable)
- The Benefit Administrator will review these items with you to determine if there are any additional documentation you need to submit. If you're having any difficulty obtaining the documents, call 1-866-894- 8569 (outside the U.S., call collect: 1-303-967-1096).