

# Purchase Security/Extended Protection

for TruMark Financial Business Visa<sup>®</sup> cardholders

## Shop with confidence – your new purchases are protected

When you use your covered Visa card and your purchase is stolen or damaged within the first 90 days Purchase Security can replace, repair, or reimburse the item (\$10,000 maximum per claim and \$50,000 maximum per year).

Extended Protection doubles the time period of the original manufacturer's written U.S. warranty up to one (1) additional year on warranties of three (3) years or less up to a maximum of \$10,000 per claim \$50,000 per cardholder.

Please keep in mind that you will want to read the [Purchase Security/Extended Protection full Terms and Conditions](#) for further details including restrictions, limitations, and exclusions or check with your card issuer for a copy of your [Guide to Benefits](#).

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

Q: How does Purchase Security/Extended Protection work?

A: You must purchase the item with your covered Visa card, and the theft or damage must occur within 90 days of the purchase. If your item is stolen, you must file a police report within 48 hours of becoming aware of the theft as outlined in the terms and conditions of the benefit. Maximum coverage is \$10,000 per claim.

Extended Protection doubles the time period of the original manufacturer's written U.S. warranty up to one (1) additional year on warranties of three (3) years or less. Maximum coverage level is \$10,000 per claim. Extended Protection also offers you valuable features, including Warranty Registration and Extended Warranty Protection.

Q: What are the limitations?

A: You will want to read the full terms and conditions, but here are some examples of what does not apply for Purchase Security: the item cannot be used or pre-owned (refurbished items will not be considered used or pre-owned as long as accompanied by a warranty); the item cannot be hard-wired or installed. For example, a microwave oven that is built-in is not covered, but coverage applies for a microwave oven that sits on the countertop.

Q: What does a "\$10,000 per claim occurrence" mean?

A: Per occurrence is another way of saying per event or per incident – for example, if you go to the store

and make a few purchases: a lamp, toaster, and radio for your home. Later that evening you step out for dinner and upon your return notice your house has been broken into and your new purchases have been stolen. When you call the Benefit Administrator to file a claim, you would list all of the items you just purchased with your covered Visa card – the Benefit Administrator would then add all of those together to determine the total claim amount (not to exceed the \$10,000 maximum). The Benefit Administrator will ask you to include all of the items because there may be some items that are not eligible and they will want to be able to cover as many eligible items as possible.

Q: Are purchases that I make outside of the United States covered? What about gifts I purchase?

A: Yes, those are eligible as long as you purchase them using your covered Visa card and meet the terms and conditions of the benefit.

Q: What are the timelines for filing a claim?

A: You must file a police report within 48 hours of becoming aware of the theft or damage as outlined in the terms and conditions of the benefit, and notify the Benefit Administrator within 60 days of the theft or damage, and submit your completed claim form and supporting documentation within 90 days of the theft or damage.

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

A: Yes, if you (or your employer, if applicable) has insurance that covers the item, you must file a claim with that insurance company, and then send the Benefit Administrator a copy of the claim settlement.

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

A: In addition to the claim form, the Benefit Administrator will review with you the following supporting documentation you may need depending on your claim:

- An itemized sales receipt for the purchase – if you don't have this, the store where you made the purchase can usually print a duplicate receipt for you
- Your Visa billing statement showing the purchase – your bank can usually make a copy for you
- A police report (in the case of theft), fire report, insurance claim, or loss report sufficient to determine eligibility for benefits
- The Benefit Administrator may ask you to provide additional information, such as a repair estimate (if applicable)

Q: How long does it take to decision a claim?

A: Under normal circumstances, once the Benefit Administrator has all the paperwork they need to process the claim, a decision will be made within five business days. The Benefit Administrator will send you notification of their decision.

[Click here](#) to file a Purchase Security/Extended Protection claim.