What do I do if my purchase is stolen or damaged? Call the Benefit Administrator at 1-800-553-4820, or call collect outside the U.S. at 303-967-1096 within sixty (60) days of the theft or damage. The Benefit Administrator will ask you for some preliminary information about the incident and send you the appropriate claim form. If your purchase is stolen or damaged, make sure to also file a police report within forty-eight (48) hours of the occurrence.

Please Note: If you do not notify the Benefit Administrator within sixty (60) days of the theft or damage, your claim may be denied.

How do I file a claim? Complete, sign and return the claim form within ninety (90) days of the incident along with the following documents:

- Your Visa card receipt
- The itemized store receipt
- Proof of Loss.

Page means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles when applicable.

- Any documentation deemed necessary to substantiate your claim
- A copy of your primary insurance Declarations Page to confirm your deductible.

Declarations Page

All claims must be substantiated as to the time, place, cause, and amount of damage or theft. In cases of damage or theft, you will be asked to send your item to a third party location for evaluation and repair. Your purchase is not “contributing” insurance, and this “non-contribution” provision shall not be applicable to your claim. Any 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 for an eligible claim shall remain open for up to ninety (90) days 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.

After the Benefit Administrator has received your claim form, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Provider in consideration of the benefit paid to you.

You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit description in this Guide to Benefit will apply to Visa cardholders whose accounts have been suspended or canceled.

The Benefit Administrator may also require other information or documents about the event.

What is covered? Costs associated with any legal action or suit arising from incorrect information the lender received as a result of a Covered Stolen Identity Event.

What is not covered? Actual lost wages for your time away from your work premises solely as part of your efforts to identify or verify a claim.

Who is eligible for this benefit? You are eligible for this benefit if you are a valid cardholder whose name is embossed on an eligible U.S. issued Visa card, and you reside in the United States or Canada.

For questions about your account or balance, please call the customer service number on the back of your Visa card or on your bank statement. For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-679-5660, or call collect outside the U.S. at 303-967-1096.

What is this benefit? The Personal Identity Theft benefit provides reimbursement for covered expenses you incur to restore your identity, up to a maximum of $1,000, as a result of a Covered Stolen Identity Event. Theft or unauthorized use or release of your name or any other required information, such as Social Security number, or any other required information or identification by you, is considered a “Covered Stolen Identity Event.”

For more information about your account or balance, please call the customer service number on the back of your Visa card or on your bank statement. For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-679-5660, or call collect outside the U.S. at 303-967-1096.

How do I file a claim? Immediately call the Benefit Administrator at 1-866-679-5660, or call collect outside the U.S., at 303-967-1096 if you believe your identity has been stolen or if you believe you are a victim of identity fraud. You will be asked to provide your Visa card number, your name as it appears on the card, and the date of the last transaction. You will be asked to provide all the required documentation. This protection provides benefits only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa card. You shall take 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.

You must notify the Benefit Administrator of the Covered Stolen Identity Event within sixty (60) days of the date of theft or damage. Payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator.

After the Benefit Administrator has received your claim form, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Provider in consideration of the benefit paid to you.

You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

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You must notify the Benefit Administrator of the Covered Stolen Identity Event within sixty (60) days of the date of theft or damage. Payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator.

After the Benefit Administrator has received your claim form, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Provider in consideration of the benefit paid to you.

You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

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The Benefit Administrator may also require other information or documents about the event.

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What is not covered? Actual lost wages for your time away from your work premises solely as part of your efforts to identify or verify a claim.

Who is eligible for this benefit? You are eligible for this benefit if you are a valid cardholder whose name is embossed on an eligible U.S. issued Visa card, and you reside in the United States or Canada.

For questions about your account or balance, please call the customer service number on the back of your Visa card or on your bank statement. For more information about the benefits described in this guide, call the Benefit Administrator at 1-866-679-5660, or call collect outside the U.S. at 303-967-1096.

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For more information about your account or balance, please call the customer service number on the back of your Visa card or on your bank statement. For more information about the benefits described in this guide, call the Benefit Administrator at 1-866-679-5660, or call collect outside the U.S. at 303-967-1096.
How do I register my purchases? Once your claim has been verified, under normal circumstances, you will be reimbursed within five (5) business days of receipt of your claim form.

Do I have to do anything else? If you have already registered your purchase, however, you should keep copies of your Visa card receipt, your store receipt, the original manufacturer's warranty covering the item, and any applicable warranty information. You must give the Benefit Administrator all assistance as may reasonably be required to substantiate your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts). You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the benefit.

Warranty Manager Service, continued

What types of purchases are not covered? It is not necessary to register your claim in the event of theft, damage due to weather (except from autos or motorized vehicles), loss or damage of a traveling companion whom you know to, perfumes and cosmetics, and limited-life items (This benefit does not apply to electronic components).

WARNING: If you are not eligible for this benefit, The Benefit Administrator will not make a payment on a claim that results from a claim of this kind.

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

How do I file a claim? You may report a Covered Stolen Identity Event, a claim, and a claim file will be opened and shall remain open for six (6) months from the date of the occurrence of the event or the date that the claim was first submitted for any protection under the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America (“Provider”) is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider. FORM-#WMGR 10K-50K-3M – 2013 (04/14)

Purchase Security

For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-553-4820, or call collect outside the U.S. at 303-967-1096.

What types of purchases are not covered? If you've already registered your purchase. If you have not registered your purchase, however, you should keep copies of your Visa card receipt, your store receipt, the original manufacturer's warranty covering the item, and any applicable warranty information. You must give the Benefit Administrator all assistance as may reasonably be required to substantiate your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts).

COMPLETE AND SIGN THE CLAIM FORM SENT TO YOU BY THE BENEFIT ADMINISTRATOR AND SUBMIT IT ALONG WITH THE FOLLOWING DOCUMENTS:

1. Proof of loss (giving Proof of Loss). Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been followed in full.

1. Police report (if required by the Benefit Administrator to substantiate your claim). The benefit is 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, and that representations regarding claims will be accurate and complete, and there is no payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to substantiate your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts).

Coverage is 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. By making a claim hereunder you agree to be bound by the terms and conditions of the benefit. The Provider is not liable for any repairs or services that are not done in accordance with these terms and conditions. The benefit is 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.

Additional Provisions for Warranty Manager Service

Missed or delayed shipments, weather conditions, and other events beyond the control of the Manufacturer may result in late delivery. If you do not receive your registered purchases within ten (10) days of the registered claim date, you may file a lost claim and shall remain open for six (6) months from the date of the occurrence of the event or the date that the claim was first submitted for any protection under the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America (“Provider”) is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

Still have questions about the Warranty Manager Service? Call the Benefit Administrator at 1-800-551-8472, or call collect outside the U.S. at 303-967-1096.

For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-553-4820, or call collect outside the U.S. at 303-967-1096.

What types of purchases are not covered? It is not necessary to register your claim in the event of theft, damage due to weather (except from autos or motorized vehicles), loss or damage of a traveling companion whom you know to, perfumes and cosmetics, and limited-life items (This benefit does not apply to electronic components).

What about purchases made outside of the U.S.? Warranty Manager Service, continued

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

How do I file a claim? You may file a report with the police.

When arranging for a repair or replacement, instead of filing a claim with us, you may file a report with the police.

What types of purchases are not covered? The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate resources, and send you a claim form. Gift recipients of eligible items are also covered by the claim process. However, a gift recipient must provide Gift recipients of eligible items are also covered by the claim process. However, a gift recipient must provide 2. Any costs other than those specifically covered under the terms of the benefit, such as shipping and handling, or loss or damage due to weather (except from autos or motorized vehicles).

What types of purchases are not covered? It is not necessary to register your claim in the event of theft, damage due to weather (except from autos or motorized vehicles), loss or damage of a traveling companion whom you know to, perfumes and cosmetics, and limited-life items (This benefit does not apply to electronic components).

How do I file a claim? You may file a report with the police. You are eligible if you are the valid cardholder of an eligible Visa card issued in the United States.

What is this benefit? This benefit applies only to the primary eligible Visa cardholder. You must use all due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. If you make any claim knowing it to be false or fraudulent, 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.

You are eligible if you are the valid cardholder of an eligible Visa card issued in the United States. You are eligible if you are the valid cardholder of an eligible Visa card issued in the United States. The benefit is 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.

The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate resources, and send you a claim form. Gift recipients of eligible items are also covered by the claim process. However, a gift recipient must provide Gift recipients of eligible items are also covered by the claim process. However, a gift recipient must provide 2. Any costs other than those specifically covered under the terms of the benefit, such as shipping and handling, or loss or damage due to weather (except from autos or motorized vehicles).