

Should I keep copies of receipts or any other records?

Yes. In the event that you need to file a claim, copies of your Visa card receipt and the itemized store receipt are required to verify the claim.

Filing a Purchase Security Claim

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
- ▶ A police report (**filed within forty-eight (48) hours of the incident**) in the case of theft, fire, insurance claim, loss report, or other report sufficient to determine eligibility for benefits
- ▶ A copy of your primary insurance Declarations Page to confirm your deductible. “Declarations Page” means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles when applicable.
- ▶ Documentation (if available) of any other settlement of the theft or damage
- ▶ Any other documentation deemed necessary to substantiate your claim

All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In cases of damage, you will be asked to send, **at your expense**, the damaged item along with your claim in order to substantiate the claim, so make sure to keep the damaged purchase in your possession.

Gift recipients of eligible items may also handle the claim process if you are able to provide all the documents and items necessary to fully substantiate the claim. **Please Note:** Claim forms must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of theft or damage.

For faster filing, or to learn more about Purchase Security, visit www.visa.com/eclaims

How does the reimbursement process work?

If you have met the terms and conditions of the benefit, and depending on the nature and circumstances of the incident, the Benefit Administrator will resolve your claim in one of two ways:

- 1** A damaged item, whether wholly or in part, may be repaired, rebuilt, or replaced. A stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced, typically you will be notified of the decision within fifteen (15) days after the required documentation of theft/damage has been submitted or is received.
- 2** You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your eligible Visa card receipt, less handling and shipping charges, up to a maximum of five hundred dollars (\$500.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.*

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

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?

Yes, if you have insurance applicable to the damaged or stolen item (e.g., business owner’s, homeowner’s, renter’s, or automobile) or if you are covered by your employer’s insurance for such losses, you are required to file a claim with your own insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form. In some cases, at the option of the Benefit Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal Declarations Page may be sufficient.*

***Please Note: Purchase Security provides coverage on an “excess” coverage basis. That means it does not duplicate, but pays in excess of any valid and collectible insurance or indemnity (including, but not limited to, homeowner’s, renter’s, automobile, or employer’s insurance policies).** After all insurance or indemnity has been exhausted, Purchase Security will cover the theft or damage up to the amount charged to your eligible Visa account and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is five hundred dollars (\$500.00) per claim occurrence and fifty thousand dollars (\$50,000.00) per cardholder. You will receive no more than the purchase price as recorded on the eligible Visa card receipt. Where a protected item is part of a pair or a set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not “contributing” insurance, and this “non-contribution” provision shall take precedence over “non-contribution” provisions found in insurance or indemnity descriptions, policies, or contracts.

ADDITIONAL PROVISIONS FOR PURCHASE SECURITY

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 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 coverage 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 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 damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of theft or damage.

After 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 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 for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for 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 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 described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit for eligible Visa cardholders, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of 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 #VPS 500-50K-90D – 2013 (04/14) PS-O

Visa Concierge Services

Visa Concierge* Services provide 24x7x365 assistance. This wide-range of services includes, but is not limited to:

- ▶ Restaurant information—recommendations and reservations
- ▶ Travel information/assistance and visa/passport information
- ▶ Hotel information—recommendations and reservations
- ▶ Mapping/destination and information services for major cities and countries
- ▶ Car rental, car service, and limousine service—recommendations and reservations
- ▶ Health club information—recommendations and reservations
- ▶ Sports and entertainment information—reservations and ticketing
- ▶ Business services arrangements and foreign protocol information
- ▶ Gift arrangements
- ▶ Specialty services—specialty shopping and specialty research

To learn more about Visa Concierge Services, contact us at Domestic Toll-Free: 1-800-895-8518; International Collect: 1-804-965-8400.

**Certain restrictions and limitations apply. The costs for goods or services purchased through Visa Concierge Services are the cardholder’s responsibility.*



YOUR GUIDE TO CARD BENEFITS

Your Guide to Benefits describes the benefits in effect as of 4/1/14. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.

Visa Platinum Debit Card

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-VISA-911 (1-800-847-2911), or call collect outside the U.S. at 303-967-1096.

Personal Identity Theft

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.

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 \$15,000, as a result of a Covered Stolen Identity Event. Theft or unauthorized or illegal use of your name, transaction card account or account number, Social Security number, or any other method of identifying you, is considered a “Covered Stolen Identity Event.”

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.

What is covered?

Covered costs/expenses under this benefit are:

- ▶ Costs to re-file applications for loans, grants, or other credit or debt instruments that were originally rejected by the lender solely on the basis of incorrect information the lender received as a result of a Covered Stolen Identity Event
- ▶ Costs to report a Covered Stolen Identity Event or to amend or correct records with your true name or identity as a result of a Covered Stolen Identity Event: including costs incurred for notarizing affidavits or other similar documents, costs for long-distance telephone calls, and costs for postage
- ▶ Costs for a maximum of four (4) credit reports requested as a result of a Covered Stolen Identity Event from any entity approved by the Benefit Administrator
- ▶ Actual lost wages for your time away from your work premises solely as part of your efforts to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event
- ▶ Reasonable fees for an attorney appointed by the Benefit Administrator and related court fees approved by the Benefit Administrator for suits brought against you by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods or services or default on a loan as a result of a Covered Stolen Identity Event

What is not covered?

- ▶ Any dishonest, criminal, malicious, or fraudulent acts by you
- ▶ Any damages, loss, or indemnification unless otherwise stated in this Guide to Benefit
- ▶ Costs associated with any legal action or suit other than those set forth in this Guide to Benefit

Sick days and any time taken from self-employment
Any costs as a result of theft or unauthorized use of an account by a person to whom the account has been entrusted

Where am I covered?

Payment for covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada.

Filing A Personal Identity Theft Claim

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** when you have reason to believe a Covered Stolen Identity Event has occurred. Provide information including, but not limited to, how, when, and where the Covered Stolen Identity Event occurred. The Benefit Administrator may also require other information or documents about the event.



Personal Identity Theft, continued

What documents do I need to submit with my claim?

A signed, sworn proof of loss or affidavit containing the information requested by the Benefit Administrator must be submitted within sixty (60) days.

How will I be reimbursed?

Once your claim has been verified, under normal circumstances, you will be reimbursed within five (5) business days of receipt and approval of all your required documents.

Do I have to do anything else?

- ▶ If you reasonably believe that a law may have been broken, you must promptly file a report with the police.
- ▶ You must take all reasonable steps to mitigate possible costs, including cancellation of any affected debit, credit, or similar card in the case of a Covered Stolen Identity Event.

ADDITIONAL PROVISIONS FOR PERSONAL IDENTITY THEFT

This benefit applies only to you, the primary eligible Visa cardholder. You must use due diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by the 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. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report a Covered Stolen Identity Event, a claim file will be opened and shall remain open for six (6) months from the date of the Covered Stolen Identity Event. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the Covered Stolen Identity Event.

After the Benefit Administrator has paid your claim of loss or damage, 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 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 for a claim may be brought until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for 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 complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost and is in effect for acts occurring while the benefit is in effect. 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.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew this benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of 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 #VPID – 2013 (04/14)

PIT-O

Warranty Manager Service

For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-551-8472, or call collect outside the U.S. at 303-967-1096.

What is this benefit?

Warranty Manager Service provides you with valuable features to help manage, use and even extend the warranties of eligible items purchased with your Visa card. You can access these features with a simple toll-free call. Services include **Warranty Registration** and **Extended Warranty Protection**.

Who is eligible for this benefit?

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

Why should I use Warranty Registration to register my purchases?

You'll have peace of mind knowing that your purchases' warranty information is registered and on file. Although Warranty Registration is not required for Extended Warranty Protection benefits, you are encouraged to take advantage of this valuable service. When arranging for a repair or replacement, instead of searching for critical documents, you can just pick up the phone and call the Benefit Administrator.

How do I register my purchases?

To register an eligible purchase call **1-800-551-8472, or call collect outside the U.S. at 303-967-1096**. The Benefit Administrator will provide the address to which you can send in the item's sales receipt and warranty information so this key information can be kept on file for you.

How does Extended Warranty Protection work?

Extended Warranty Protection 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 for items purchased entirely with your eligible Visa card.

This benefit is limited to no more than the original price of the purchased item (as shown on your Visa card receipt), less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.

What about purchases made outside of the U.S.?

Purchases made outside of the U.S. are covered 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 warranty, or assembler warranty.

Warranty Manager Service, continued

What types of purchases 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

Should I keep copies of receipts or any other records?

Not 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 written U.S. warranty, and any other applicable warranty in the event that you need to file a claim, as these documents will be required to verify your claim.

Filing an Extended Warranty Protection Claim

How do I file a claim?

Call the Benefit Administrator at **1-800-551-8472, or call collect outside the U.S. at 303-967-1096** immediately after the failure of a covered item.

- ▶ **Please Note:** If you do not notify the Benefit Administrator 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.

Gift recipients of eligible items are also covered by the claim process. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

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

What documents do I need to submit with my claim?

Complete and sign the claim form sent to you by the Benefit Administrator and submit it **within ninety (90) days of the product failure** along with the following documents:

- ▶ 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

- ▶ **Please Note:** All claims must be fully substantiated.

How will I be reimbursed?

If you have substantiated your claim and met the terms and conditions of the benefit, the item will be replaced or repaired **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) per claim, and a maximum of fifty thousand dollars (\$50,000.00) per cardholder.

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

What about repairs?

Extended Warranty Protection will pay the repair facility directly, 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.

ADDITIONAL PROVISIONS FOR WARRANTY MANAGER SERVICE

This benefit applies only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with 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 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 fact.

Warranty Manager Service, continued

Once you report an occurrence, 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 within six (6) months of the date of product failure.

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 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. No legal action against the Provider may be brought more than two (2) years after the time for 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 complied with fully.

The 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.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of 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-3YR – 2013 (04/14)

WM-O

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 is this benefit?

Purchase Security will, at the Benefit Administrator's discretion, replace, repair, or reimburse you for eligible items of personal property purchased entirely with your eligible Visa card in the event of theft, damage due to fire, vandalism, or accidentally discharged water, or certain weather conditions within the first ninety (90) days of the purchase date. This benefit is limited to a maximum of five hundred dollars (\$500.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.*

Who is eligible for this benefit?

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

How does this coverage work?

You do not need to register your eligible purchases in any way. They are automatically covered for damage due to:

- ▶ Fire, smoke, explosion, riot, or vandalism
- ▶ Windstorm, lightning, hail, rain, sleet, or snow
- ▶ Aircraft, spacecraft, or other vehicles
- ▶ Theft (except from autos or motorized vehicles)
- ▶ Accidental discharge of water or steam from household plumbing
- ▶ Sudden accidental damage from electric current (This benefit does not apply to electronic components)

What about purchases made outside of the U.S.?

Purchases made outside of the U.S. are covered as long as you purchased the item entirely with your eligible Visa card and the eligible item meets the terms and conditions of the benefit.

What types of purchases are **not** covered?

- ▶ Animals and living plants
- ▶ Antiques and collectible items
- ▶ Boats, aircraft, automobiles, 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
- ▶ Broken items, unless damage is the result of a covered occurrence
- ▶ Computer software
- ▶ Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow
- ▶ Items purchased for resale, professional, or commercial use
- ▶ Items stolen from automobiles and other vehicles, or common carriers
- ▶ Items that are lost or that “mysteriously disappear,” meaning that the item or item(s) vanished in an unexplained manner without evidence of a wrongful act by a person or persons
- ▶ Items under the care and control of a common carrier, which includes the U.S. Postal Service, airplanes, or delivery service
- ▶ 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
- ▶ Items including, but not limited to, jewelry and watches from baggage unless hand-carried and under your personal supervision, or the supervision of a traveling companion whom you know
- ▶ Theft or damage resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects
- ▶ Theft or damage resulting from misdelivery or voluntary parting with property
- ▶ Medical equipment
- ▶ Perishables, consumables including, but not limited to, perfumes and cosmetics, and limited-life items such as 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 instruments
- ▶ Used or pre-owned items