

Examples of excluded expensive or exotic automobiles are the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, 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 (2) 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* of the date of the theft or damage, even if all other required documentation is not yet available, or your claim may be denied.**

- 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 Signature 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.

FORM #VARCDW - 2010 (Stand 04/11)

Whenever you need emergency service or answers, call the **Benefit Administrator**, 24 hours a day, 365 days a year:

1-800-397-9010

If you are outside the United States, please call collect:

303-967-1093

For balance inquiries and account-related questions, please call the customer service number on your statement.

PRESENTING YOUR VISA SIGNATURE PERKS AND BENEFITS*

- **Travel** – Receive complimentary discounts and upgrades at top hotels, resorts, and cruise lines.
- **Entertainment** – Enjoy access to advance ticket sales and preferred seating at concerts and hit Broadway shows.
- **Fine Wine & Food** – Indulge your passion for everything gourmet with special dining and wine experiences. Attend dining events, plus enjoy complimentary wine tastings and discounts at over 60 Sonoma County wineries.
- **Sports** – Get up close and personal at once-in-a-lifetime sporting events. Plus treat yourself to premier golf outings and football game-day experiences.
- **Visa Signature Concierge**** – Save time and make your life easier with the complimentary Visa Signature Concierge service. Just call anytime, 24 hours a day.
The Visa Signature Concierge service can help you find tickets to the top sports and entertainment events, book travel, make dinner reservations, and even help you find the perfect gift. To use the Visa Signature Concierge service, call (800) 953-7392. For calls outside the United States, call us collect at (630) 350-4551.
- **Shopping** – Enjoy discounts and special 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.
- **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.
- **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.
- **Travel and Emergency Assistance Services** – Get help coordinating medical, legal, and travel services while you're away from home.
- **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.

For more details go to visa.com/signature.

* 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

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**.

WARRANTY MANAGER SERVICE

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 affordable 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 of three (3) years or less when an item is purchased entirely with your eligible Visa Signature card.

Why should I register my purchases?

To have peace of mind knowing all of your purchases are registered and on file with Visa. Although registration is not required for Extended Warranty Protection benefits, it is strongly encouraged that you send us your sales receipts and warranty information. With this valuable service, you won't have to search for critical documentation when you need it. Arranging for a repair or replacement is as easy as picking up the telephone. Call **1-800-397-9010** (or collect at 303-967-1093) for information regarding the security of registering your purchases.

What are the advantages of Visa Performance Guarantee?

Visa Performance Guarantee is valuable protection you can purchase beyond the benefit provided to you by Visa. It is available to extend your warranty coverage on eligible items for up to five (5) years from the date of product purchase. This provides you with an easy, reasonably priced way to cover parts and labor costs necessary to repair your product in case of failure.

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 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.

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. **This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days of the product failure.** Gift recipients of eligible items are also covered by the claims process. If desired. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

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

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 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.

All claims must be fully substantiated.

How will I be reimbursed?

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.

Extended Warranty Protection will pay the facility directly for repairs, if possible, 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.

* 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 for details regarding specific products.

Additional Provisions for Warranty Manager Service: These benefits apply only to you, the eligible Visa Signature cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa Signature card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by these benefits. 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.

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 us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of the Guide to Benefit have been complied with fully. These benefits are 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 benefits 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 benefits, and if we do, 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.

FORM #VWVWGR - 2010 (04/11)

TRAVEL AND EMERGENCY ASSISTANCE SERVICES

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, neither 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 cost of any actual 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:

- **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 handled. **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.**

- **Emergency Ticket Replacement** helps you with the carrier's lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you. **NOTE: All costs are your responsibility.**

- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. **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.**

- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. **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 help transport critical documents which you may have left at home or elsewhere. **NOTE: All costs are your responsibility.**

- **Pre-Trip Assistance** can give you information on your destination before you leave—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 canceled. 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.

AUTO RENTAL COLLISION DAMAGE WAIVER

What is this benefit?

Subject to the terms and conditions provided in this Guide to Benefit, the Visa Signature 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 and collectible insurance from any other source. We will reimburse you only for the theft or damage not payable by 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 this 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 auto rental 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 and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this Guide to Benefit, Visa Signature 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 fleet utilization 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 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, fire, 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 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.

- 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 your country of residence, 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 portion or other charges, including valid administration and loss-of-use charges not covered by your applicable automobile insurance policy. Outside your country of residence or 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.

Transference of Claims

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 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 Hotel/Motel Burglary Reimbursement: You must 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, 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.

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 two (2) 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 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. Visa and/or Your financial institution can cancel or non-renew the 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 to You as a Visa cardholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-554-1275, or call collect at 804-673-6497.

FORM #VHOTBURG – 2010 (04/11)

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Your Visa Card Guide to Benefit Personal Identity Theft

**For questions about your account, balance, or rewards points please
call the customer service number on your Visa statement.**

What is the Personal Identity Theft benefit? The Personal Identity Theft benefit offers reimbursement for covered expenses you incur to restore your identity, up to a maximum of \$5000, as a result of a Covered Stolen Identity Event.

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

What is a Covered Stolen Identity Event? "Covered Stolen Identity Event" means the 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.

What is covered? Covered costs under the Personal Identity Theft benefit are:

- Costs you incur for re-filing applications for loans, grants, or other credit or debt instruments that are rejected solely because the lender received incorrect information as a result of a Covered Stolen Identity Event.
- Costs for notarizing affidavits or other similar documents, long distance telephone calls, and postage reasonably incurred as a result of your efforts to report a Covered Stolen Identity Event or to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.
- Costs incurred by you 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 time taken away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.
- Costs for reasonable fees for an attorney appointed by the Benefit Administrator and related court fees you incur with the consent of 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 disclosure.
- Costs associated with any legal action or suit other than those set forth under Covered costs.
- 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.

Is there a charge for these services? No. Your financial institution provides this benefit to you at no additional cost.

When and 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 for a loss occurring during the benefit period.

How do I file a claim? Call our Benefit Administrator, toll-free, at 1-866-679-5660 immediately when you reasonably believe a Covered Stolen Identity Event has occurred and provide information including, but not limited to, how, when, and where the Covered Stolen Identity Event occurred. The Benefit Administrator may also require other reasonable information or documents regarding the loss.

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, reimbursement will be initiated within five (5) business days of receipt and approval of all 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 we receive a Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. 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 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. Visa and/or your financial institution can cancel or non-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 to you as a Visa cardholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1-866-679-5660.

FORM #VPID – 2010 (04/11)

Whenever you need to file a claim, call toll-free at
1-866-679-5660

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This Guide to Benefit describes the benefit in effect as of 4/1/11. This benefit and description supersedes any prior benefit and description 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 benefit.

Your Visa Card Guide to Benefit Trip Cancellation/Trip Interruption

**For questions about your account, balance, or rewards points please
call the customer service number on your Visa statement.**

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 \$2000.

Payment will not exceed either: 1) the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s); or 2) \$2000.

The Insured Person will relinquish to us any unused vouchers, tickets, coupons, or travel privileges for which we have reimbursed the Insured Person.

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; or
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 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 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 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 paid to You.

The Benefits: The full Benefit Amount of one thousand dollars (\$1,000.00) is payable for Accidental Loss of Life, two or more Members, sight of both eyes, speech and hearing or any combination thereof. Fifty percent (50%) of the Benefit Amount is payable for Accidental Loss of one Member, sight of one eye, speech or hearing. Twenty-five percent (25%) of the Benefit Amount is payable for the Accidental loss of the thumb and index finger of the same hand.

Definitions

Accident or Accidental means a sudden, unforeseen, and unexpected event which: 1) happens by chance; 2) arises from a source external to the Insured Person; 3) is independent of illness, disease, or other 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: 1) is 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 motion 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) tendinitis; 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 proportionately divided among the Insured Persons up to the maximum limit of insurance.

Covered Trip means a trip, for which Common Carrier costs (other than taxi) 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 an Insured's Person's eligible Visa 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 primarily dependent upon the Insured Person for maintenance and support, and who are: 1) under the age of nineteen (19), and reside with the Insured Person; 2) beyond the age of nineteen (19), 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 (18) years of age, and who during the past twelve (12) months: 1) has been in a committed relationship with the primary Insured Person; and 2) has been the primary Insured Person's sole spousal equivalent; and 3) has resided in the same household as the primary Insured Person; and 4) has been jointly responsible with the primary Insured Person for each other's financial obligation, and who intends to continue the relationship indefinitely.

Immediate Family Member means spouse, Dependent Child or Children, or other relatives residing with the Insured Person.

Insured's Location of Permanent Residence means the city where the Insured Person has established his/her fixed and permanent principal home.

Insured Person means a person, qualifying as an eligible cardholder: 1) who elects insurance; or 2) for whom insurance is elected; or 3) and on whose behalf premium is paid.

Loss means, with respect to a hand, complete severance through or above the knuckle joints of at least four (4) fingers on the same hand or at least three (3) fingers and the thumb on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if the fingers, thumb, or foot is later reattached.

Member means hand or foot.

Pre-existing Condition means Accidental Bodily Injury, disease, or illness of the Insured Person or Immediate Family Member of the Insured Person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of a Scheduled Airline passenger fare(s). Disease or illness has manifested itself when either: 1) medical care or treatment has been given; or 2) there exists symptoms which would cause a reasonably prudent person to seek medical diagnosis, care or treatment. The taking of prescription drugs or medication for controlled (continued) condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.

Scheduled Airline means an Airline which is either: 1) of United States registry and certified by the United States Government to carry passengers on a regularly scheduled basis; or 2) of foreign registry and approved by the United States government and the appropriate foreign authority.

Trip Cancellation means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Covered Trip on or before the Covered Trip departure.

Trip Interruption means the Insured Person's Covered Trip is interrupted either on the way to the Covered Trip point of departure or after the Covered Trip departure.

You or Yours means eligible cardholder.

Exclusions: This insurance does not cover Loss resulting from: 1) Your emotional trauma, mental or physical illness, disease, pregnancy, childbirth, or miscarriage, bacterial or viral infection (except bacterial infection caused by an Accident or from Accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide, or intentionally self-inflicted injuries; or 3) declared or undeclared war, but war does not include acts of terrorism.

This insurance also does not apply to an Accident occurring while You are in, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply if You temporarily perform pilot or crew functions in a life threatening emergency.

The following Exclusions are added to Financial Services Common Carrier Trip Cancellation/Trip Interruption Only. This insurance does not apply to Loss caused by or resulting from: 1) a Pre-existing Condition; or 2) Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving; or 3) cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a Loss covered under this policy; or 4) the Insured Person or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol; or 5) the Insured Person or an Immediate Family Member: a) traveling against the advice of a Physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy; or 6) suicide, attempted suicide, or intentionally self-inflicted injuries; or 7) declared or undeclared war, but war does not include acts of terrorism.

Claim Notice: Written claim notice must be given to the Company within twenty (20) days after the occurrence of any Loss covered by this policy or as soon as reasonably possible. Failure to give notice within twenty (20) days will not invalidate or reduce any otherwise valid claim, if notice is given as soon as reasonably possible.

Claim Forms: When the Company receives notice of a claim, the Company will send You forms for giving proof of Loss to us within fifteen (15) days. If You do not receive the forms, You should send the Company a written description of the Loss.

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

Plan Underwritten By:
CBSI Enhancement Services
550 Mamaroneck Avenue, Suite 309
Harrison, NY 10528

Federal Insurance Company
a member insurer of the Chubb Group of Insurance Companies
15 Mountain View Road, PO Box 1615
Warren, NJ 07061-1615

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.

Policy # 6478-07-74
FORM #VTRCAN – 2010 (04/11)

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Your Visa Card Guide to Benefit Hotel/Motel Burglary Reimbursement

**For questions about your account, balance, or rewards points please
call the customer service number on your Visa statement.**

When You pay for the cost of a Hotel/Motel room located in the United States or Canada with Your eligible Visa card, You will be eligible to receive a one-time payment of up to \$1500 for personal property stolen from Your room. Excess of any compensation provided by the Hotel/Motel and/or any valid and collectible insurance benefits or reimbursement.

Benefits will be paid only if (a) there is evidence of Forceful Entry; (b) You make a sworn statement to police authorities having jurisdiction within 24 hours of the discovery and You furnish a notarized copy of that statement with Your claim; and (c) the Hotel/Motel verifies the loss.

Reimbursement will be made for the cost of replacement of the personal property or its depreciated value if not replaced, less any amounts paid or payable by the Hotel/Motel or any insurance, whether such insurance is stated to be primary, contributing, Excess, or contingent; or any other reimbursement. The maximum payable under the benefit is \$1500.

Exclusions

This benefit does not cover:

• Animals • Art objects • Business Items and cellular phones • Cash, checks, securities, credit cards, debit cards, and other negotiable instruments • Tickets, documents, keys, coins, deeds, bullion, and stamps • Perishables, consumables including, but not limited to, perfume, cosmetics, and limited-life items such as rechargeable batteries

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.).

Check In means the moment You register at the Hotel/Motel.

Check Out means the moment You vacate the Hotel/Motel room and pay the itemized total costs incurred for the stay.

Eligible Person means a valid Visa cardholder who pays for the Hotel/Motel room by using the eligible Visa card.

Excess means that this benefit applies to amounts that are not covered by the Hotel/Motel or Your own insurance (for example, Your deductible or co-payments) or other reimbursement. If You have no insurance or other reimbursement, the full amount of charges will be considered.

Forceful Entry means that someone illegally accessed Your Hotel/Motel room by breaking in a door, window, or surrounding walls.

Hotel/Motel means an establishment, located in the United States or Canada that provides lodging for the general public, and usually meals, entertainment, and various personal services.

Hotel/Motel Burglary means Forceful Entry into Your premises and You suffer a loss of property.

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].

You or Your means an Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible Visa card.

If You have a loss, immediately call the Benefit Administrator at 1-800-554-1275, or call collect at 804-673-6497.

Notification must be made within twenty (20) days from the date of occurrence. The representative 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 Your call to the Benefit Administrator. Mail the following items within ninety (90) days from the date of occurrence to:

Enhancement Services P.O. Box 72034 Richmond, VA 23255

1. The completed claim form.
2. A copy of Your charge slip, as proof that the Hotel/Motel was charged and paid for with Your eligible Visa card.
3. A statement from Your insurance carrier (and/or Your employer, or employer's insurance carrier) showing any amounts they may have paid toward the claim cost. Or, if you have no applicable insurance or other reimbursement, please provide a notarized statement to that effect.
4. A copy of the police report.
5. A copy of any valid and collectible insurance or other reimbursement available to You.
6. A copy of any settlement payment or reimbursement made to You from the Hotel/Motel.
7. Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.