Auto Rental Collision Damage Waiver

No cardholder wants to incur the expense of repairing or replacing a rented car. But accidents do happen, and vehicles do get stolen. No matter what happens to Your rental car, You can be covered with Auto Rental Collision Damage Waiver.

Auto Rental Collision Damage Waiver reimburses You for damages caused by theft or collision — up to the Actual Cash Value of most rented cars. Auto Rental Collision Damage Waiver covers no other type of loss. For example, in the event of a collision involving Your rented vehicle, damage to any other driver’s car or the injury of anyone or anything is not covered. Rental periods of fifteen (15) consecutive days within Your country of residence, and thirty-one (31) consecutive days outside it, are both covered. (Longer rental periods, however, are not covered.)

You are eligible for this benefit if Your name is embossed on an eligible card issued in the United States and You use it to initiate and complete Your entire car rental transaction. Only You as the primary car renter and any additional drivers permitted by the Rental Car Agreement are covered.

How Auto Rental Collision Damage Waiver works with other insurance

Auto Rental Collision Damage Waiver covers theft, damage, valid loss-of-use charges imposed and substantiated by the auto rental company, administrative fees and reasonable and customary towing charges, due to a covered theft or damage, to the nearest qualified repair facility.

If You do have personal automobile insurance or other insurance that covers theft or damage, this benefit reimburses You for the deductible portion of Your insurance or other insurance, along with any unreimbursed portion of administrative and loss-of-use charges imposed by the car rental company, as well as reasonable towing charges while the car was Your responsibility.

If You do not have personal automobile insurance or any other insurance, the benefit reimburses You for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

If You are renting outside of Your country of residence, the coverage provided under this benefit is primary and reimburses You for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

How to use Auto Rental Collision Damage Waiver

1. Use Your card to initiate and complete Your entire car rental transaction.
2. Review the auto rental agreement and decline the rental company’s collision damage waiver (CDW/LDW) option, or a similar provision, as accepting this coverage will cancel out Your benefit. If the rental company insists that You purchase their insurance or collision damage waiver, call the Benefit Administrator for assistance at 1-800-397-9010. Outside the United States, call collect at 1-303-967-1093.

Before You leave the lot, be sure to check the car for any prior damage. This benefit is in effect during the time the rental car is in Your (or an authorized driver’s) control, and it terminates when the rental company reassumes control of their vehicle. This benefit is available in the United States and most foreign countries (with the exception of Israel, Jamaica, the Republic of Ireland or Northern Ireland). However, this benefit is not available where prohibited by law, or where it’s in violation of the territory terms of the auto rental agreement, or when prohibited by individual merchants. Because regulations vary outside the United States, check with Your auto rental company and the Benefit Administrator before You travel, to be sure that Auto Rental Collision Damage Waiver will apply.

Vehicles not covered

Certain vehicles are not covered by this benefit, they consist of: expensive, exotic, and antique cars; cargo vans; certain vans; vehicles with an open cargo bed; trucks; motorcycles; mopeds; motorbikes; limousines; and recreational vehicles. Examples of expensive or exotic cars are the Alfa Romeo, Aston Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce, and Tesla. However, selected models of Audi, BMW, Mercedes-Benz, Cadillac, Infiniti, Land Rover, Lexus, Lincoln, and Range Rover are covered.

An antique car is defined as one that is over twenty (20) years old, or one that has not been manufactured for ten (10) years or more. Vans are not covered. But those designed as small-group transportation vehicles (seating up to nine (9) people, including the driver) are covered.

If You have questions about a specific vehicle’s coverage or organization where the vehicle is being reserved, call the Benefit Administrator at 1-800-397-9010, or call collect outside the United States at 1-303-967-1093.
Related instances & losses not covered

- Any obligation You assume under any agreement (other than the deductible on 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
- The 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, war, 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) 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 or theft occurs (for example, leaving the car running and unattended)
- Theft or damage reported more than forty-five (45) days* after 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 after the date of the incident
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland

*Not applicable to residents in certain states

Filing a claim

It is Your responsibility as a cardholder to make every effort to protect Your Rental Vehicle from damage or theft. If You have an accident or Your Rental Vehicle has been stolen, immediately call the Benefit Administrator at 1-800-397-9010 to report the incident, regardless of whether Your liability has been established.

Outside the United States, call collect at 1-303-967-1093. You should report the theft or damage as soon as possible but no later than forty-five (45) days from the date of the incident. The Benefit Administrator reserves the right to deny any claim containing charges that would not have been included if notification occurred before the expenses were incurred. Thus, it’s in Your best interest to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation.

What You must submit to file a claim

- At the time of the theft or damage, or when You return the Rental Vehicle, ask Your car rental company for the following documents:
  - A copy of the accident report form
  - A copy of the initial and final auto rental agreements (front and back)
  - A copy of the repair estimate and itemized repair bill
  - Two (2) photographs of the damaged vehicle, if available
  - A police report, if obtainable
  - A copy of the demand letter which indicates the costs You are responsible for and any amounts that have been paid toward the claim

Submit all of the above documents from the rental company, along with the following documents, to the Benefit Administrator:

- The completed and signed Auto Rental Collision Damage Waiver claim form
  (Important: This must be postmarked within ninety (90) days* of the theft or damage date, even if all other required documentation is not yet available – or Your claim may be denied).
- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the entire rental transaction was made on Your eligible Account.
- 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 statement of no insurance or reimbursement is required.
- A copy of Your primary insurance policy’s Declarations Page (if applicable) to confirm Your deductible (This means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles).
- Any other documentation required by the Benefit Administrator to substantiate the claim.

Finally, please note that all remaining documents must be postmarked within three hundred and sixty-five (365) days* of the theft or damage date or Your claim may be denied.

*Not applicable to residents of certain states.

For faster filing, or to learn more about Auto Rental Collision Damage Waiver, visit www.eclaimsline.com

Finalizing Your claim

Your claim will typically be finalized within fifteen (15) days, after the Benefit Administrator has received all the documentation needed to substantiate Your claim.

Transference of claims

Once Your claim has been paid, all Your rights and remedies against any party in regard to 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.

Definitions

Account means Your credit or debit card Accounts.

Actual Cash Value means the amount a Rental Vehicle is determined to be worth based on its market value, age and condition at the time of loss.

Eligible Person means a cardholder who pays for their auto rental by using their eligible Account.

Rental Car Agreement means the entire contract an eligible renter receives when renting a Rental Vehicle from a rental car agency which describes in full all of the terms and conditions of the rental, as well as the responsibilities of all parties under the contract.

Rental Vehicle means a land motor vehicle with four or more wheels as described in the participating organization’s disclosure statement which the eligible renter has rented for the period of time shown on the Rental Car Agreement and does not have a manufacturer’s suggested retail price exceeding the amount shown on the participating organization’s disclosure statement.

You or Your means an Eligible Person who uses their eligible card to initiate and complete the rental car transaction.

Additional provisions for Auto Rental Collision Damage Waiver

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered 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 benefit may be cancelled. 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.
- 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 the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders and, if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- 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.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not
Travel and Emergency Assistance Services

Emergencies can escalate quickly when you are traveling away from home. Something that is relatively straightforward when you are not traveling, like replacing prescription medication, can be a difficult task when you are dealing with local laws or language barriers.

Travel and Emergency Assistance Services are made available to help you in case of an emergency while you are traveling away from home. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available, 24 hours a day, 365 days a year.

Please note that due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.

What are Travel and Emergency Assistance Services and how do I use these services when I need them?

Travel and Emergency Assistance Services are made available to you, if you are a cardholder of an eligible card issued in the United States. Your spouse and children ( dependents under 22 years old) are also eligible to use these services.

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.

To use the services, simply call the toll-free, 24-hour Benefit Administrator line at 1-800-397-9010. If you are outside the United States, call collect at 1-303-967-1093.

What are the specific services and how can they help me?

- Emergency Message Service – can record and relay emergency messages for travelers or their immediate family members. The Benefit Administrator 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. All costs are Your responsibility.

- Medical Referral Assistance – provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of local 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 personal account. All costs are Your responsibility.

- Legal Referral Assistance – can arrange contact with English-speaking attorneys and U.S. embassies and 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 personal account. 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 includes arranging to bring your young children home and helping you stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. All costs are Your responsibility.

- Emergency Ticket Replacement – helps you through your carrier’s lost ticket reimbursement process and assists in the delivery of a replacement ticket to you, should you lose your ticket. All costs are Your responsibility.

- Lost Luggage Generator Service – can help you through the Common Carrier’s claim procedures or arrange shipment of replacement items if an airline or Common Carrier loses your checked luggage. You are responsible for the cost of any replacement items shipped to you.

- Emergency Translation Services – provides telephone assistance in all major languages, and helps find local interpreters, if available, when you need more extensive assistance. All costs are Your responsibility.

- Prescription Assistance and Valuable Document Delivery Arrangements – can help you fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of your prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your home or elsewhere. All costs are Your responsibility.

- Pre-Trip Assistance – can give you information on your destination before you leave such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

Definitions

Common Carrier means any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.

You or Your means an eligible person whose name is embossed on an eligible U.S. issued card, and you reside in the United States.

Additional provisions for Travel and Emergency Assistance Services

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose accounts have been suspended or cancelled.

Extended Warranty Protection

Product warranties can be inconvenient and cumbersome to use. Let’s say you purchased a great gadget about a year ago, but it just stopped working, and you can’t find your sales receipt and warranty information. For all too common situations like these, Extended Warranty Protection can help.

Extended Warranty Protection provides you with valuable features that help you manage, use and extend the warranties for eligible items purchased on your covered account and/or rewards program associated with your covered account. Services include Warranty Registration and Extended Protection. You are eligible for this benefit if you are a cardholder of an eligible account issued in the United States and you purchase either a portion or the entire cost of the item using your account and/or rewards program associated with your covered account.

Here’s how Warranty Registration works

When you purchase an eligible item that carries a manufacturer’s warranty, you can register your purchase by calling 1-800-397-9010 or call collect outside the U.S. at 1-303-967-1093. You can also register your purchase online at www.cardbenefitsservices.com.

The Benefit Administrator will tell you where to send your item’s sales receipt and warranty information, so that they can be kept on file should you need them.

If you choose not to register your item, be sure to keep your monthly billing statement reflecting the purchase, the itemized sales receipt, the original manufacturer’s written U.S. warranty and any additional warranty in a safe place. These documents will be required to verify your claim.

Here’s how Extended Protection works

Your warranty coverage can be doubled up to one (1) additional year on eligible warranties of three (3) years or less. For example, a manufacturer’s warranty of three (3) months would be provided with an additional three (3) months of coverage for a combined total of six (6) months of coverage, and a warranty for six (6) months would be provided with an additional six (6) months of coverage for a combined total of twelve (12) months of coverage. However, if the manufacturer’s warranty is for three (3) years, it would only be extended one (1) additional year for a combined total of four (4) years of coverage.

This benefit is limited to no more than the original price of the purchased item (as shown on your credit 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.

The benefit covers purchases made both inside and outside the U.S. The eligible item must have a valid original manufacturer’s U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or an assembler warranty.

What Extended Protection does not cover

- 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
- Computer software

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Additional provisions for Extended Protection

- Medical equipment
- Used or pre-owned items (Refurbished items will be covered as long as it has a warranty with it and would not be considered used or pre-owned.)

Filing an Extended Protection claim

To file a claim, call the Benefit Administrator at 1-800-397-9010 or call collect outside the U.S. at 1-303-967-1093 immediately after the failure of Your covered item. Please note if You do not notify the Benefit Administrator within sixty (60) days of product failure, Your claim may be denied.

The Benefit Administrator will request preliminary claim information, direct You to the appropriate repair facility, and send You the claim form. Gift recipients of eligible items are also covered, but they must provide all the documents needed to substantiate their claim.

If You received or purchased a service contract or an extended warranty when You purchased Your item, this benefit will be supplemental to, and in excess of, that coverage.

What You must submit to file a claim

Fill out and sign the claim form the Benefit Administrator sent You, then submit the form within ninety (90) days of the product failure, along with the following documents:

- A copy of Your monthly billing statement (showing the last four (4) digits of the Account number) demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account.
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized.
- A copy of the itemized sales receipt.
- A copy of the manufacturer’s written U.S. warranty, and any other applicable warranty.
- A description of the item and its serial number, 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 estimate or repair bill, indicating cause of failure.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

All claims must be fully substantiated.

For faster filing, or to learn more about Extended Warranty Protection, visit www.cardbenefitservices.com

How will I be reimbursed?

If You have substantiated Your claim and met the terms and conditions of the benefit, Your 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 credit 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. You will only be reimbursed up to the amount charged to Your Account or the program limit, whichever is less.

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

If Your item is to be repaired, 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 this benefit.

Definitions

Account means Your credit or debit card Accounts.

Eligible Person means a cardholder who pays for their purchase by using their eligible Account and/or rewards program associated with their covered Account.

You or Your means an Eligible Person who purchase their item to their eligible Account and/or rewards program associated with their covered Account.

Additional provisions for Extended Protection

- Signed or printed transactions are covered as long as You use Your eligible card to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered 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 benefit may be cancelled. 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.
- 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 the Guide to Benefits have been complied with fully.

- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- 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.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-397-9010, or call collect outside the U.S. at 1-303-967-1093.

Purchase Security

Life is full of surprises... some good surprises; and some, not so good.

For instance, Your son’s brand new iPod got soaked in a sudden rainstorm at summer camp. But You bought the item with Your card, so You may be covered.

Purchase Security protects new retail purchases made with Your eligible Account and/or rewards programs associated with Your covered Account within the first ninety (90) days from the date of purchase. To be eligible for this coverage, You need to purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your covered Account.

At the Benefit Administrator’s discretion, this benefit replaces, repairs, or reimburses You, up to the total purchase price of Your item for a maximum of five hundred dollars ($500.00) per claim and fifty thousand dollars ($50,000.00) per cardholder, in the event of theft, damage due to fire, vandalism or accidentally discharged water or certain weather conditions.

You are eligible for this benefit if You are a cardholder of an eligible card issued in the United States. Gifts purchased for friends and family members may also be covered if they are purchased with Your covered Account and/or rewards program associated with Your covered Account.

Purchase Security covers

Eligible items of personal property purchased with Your card and/or rewards program associated with Your covered Account are covered for the following:

- Damage due to:
  - Fire, smoke, lightning, explosion, riot, or vandalism
  - Windstorm, hail, rain, sleet, or snow
  - Aircraft, spacecraft, or other vehicles
  - Accidental discharge of water or steam from household plumbing
  - Sudden accidental damage from electric current
- Theft (except from cars or motorized vehicles)

Purchases made outside the United States are also covered as long as You purchased the item with Your covered Account and/or rewards program associated with Your covered Account.

Purchase Security does not cover

- Animals and living plants
- Antiques or collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items towsable or attachable to any motorized vehicle
- Broken items, unless 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, either professional or commercial use
- Items stolen from cars or other vehicles or common carriers
- Items that are lost, or that “mysteriously disappear,” meaning they vanished...
in an unexplained manner, with no evidence of wrongdoing by one person or several
• Items under the control and care of a common carrier (including the U.S. Postal
Service, airplanes, or a delivery service)
• Items in Your baggage (unless hand carried, or under Your supervision or that of
a companion You know); includes jewelry and watches, among other things
• Theft or damage stemming from abuse, fraud, hostilities (war, invasion,
rebellion, insurrection, terrorist activities, and more); confiscation by authorities
(if contraband or illegal); normal wear and tear; flood, earthquake, radioactive
contamination; damage from inherent product defects
• Theft or damage from misdelivery, or voluntarily parting with property
• Medical equipment
• Perishable or consumable items, including cosmetics, perfumes, rechargeable
batteries, among others
• Real estate and items intended for real estate, including hard-wired and hard-
plumbed items, garage doors and openers, ceiling fans, among other items
• Rented and leased items
• Traveler’s checks, cash, tickets, credit or debit cards, among other negotiable
purchased instruments
• Items used or pre-owned (Refurbished items will not be considered used or
pre-owned as long accompanied by a warranty)

Filing a Purchase Security claim
Call the Benefit Administrator at 1-800-553-4820, or call collect outside the
U.S. at 1-303-967-1096, within sixty (60) days of the damage or theft (If You wait
longer, coverage may be denied). The Benefit Administrator will ask for some
preliminary claim information, answer Your questions and send You a claim form.
When You submit Your claim, be sure to include all information regarding Your
claim including the time, place, cause and the amount to either replace or repair the item.

If You have insurance (homeowner’s, renter’s, car, employer or any other), You
are required to file a claim with Your insurance company and to submit a copy of
any claim settlement from Your insurance company along with Your claim form.
Purchase Security provides coverage on an “excess” coverage basis, meaning it
does not duplicate coverage, but pays for a loss only after valid and collectible
insurance or indemnity (including, but not limited to, homeowner’s, renter’s,
automobile, or employer’s insurance policies) has been exhausted. At that point,
Purchase Security will cover the loss up to the amount charged to Your eligible
Account, subject to the terms, exclusions, and limits of liability of the benefit.

This benefit also pays for the outstanding deductible portion of Your insurance
or indemnity for eligible claims. The maximum total limit of liability is up to 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 card receipt.

When a protected item is part of a pair or set, You will receive no more than the
value (as described above) of the particular part or parts, stolen or damaged,
regardless of any special value that item may have as part of such a pair or set, and
no more than the proportionate part of an aggregate purchase price of such pair
or set.

For faster filing, or to learn more about Purchase Security, visit www.cardbenefitservices.com

Gift recipients may file their own claims, if they have the necessary substantiating
documents.

Please submit the following documents:
• Your signed and completed claim form
• A copy of Your monthly billing statement (showing the last four [4] digits of the
Account number) demonstrating that the purchase was made on Your eligible
Account and/or rewards program associated with Your covered Account
• If more than one method of payment was used, please provide documentation
as to additional currency, voucher, points or any other payment method utilized
• A copy of the itemized store receipt demonstrating that the purchase was
made on Your eligible Account and/or rewards program associated with Your
covered Account
• Copy of the documentation of any other settlement of the loss (if applicable)
• If the item is repairable, the estimate of repair OR a copy of the paid receipt/
invoice for the repairs, indicating the type of damage to the claimed item (if
applicable)
• Copy of the police report (made within forty-eight [48] hours of the occurrence
in the case of theft), fire report or incident report to substantiate the loss. If the
loss was not reported, please provide a replacement receipt or other sufficient
proof of loss deemed eligible solely by Your Benefits Specialist (if applicable)
• Any other documents necessary to substantiate Your claim

In some 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 item in Your possession.

PLEASE NOTE: Your maximum recovery under the Purchase Security Benefit is the
purchase price of the item, not to exceed the coverage limit.

Please return Your signed and completed form with all documentation within
ninety (90) days of the date of theft or damage.

How will I be reimbursed?
Once You’ve met the conditions of this benefit, the Benefit Administrator will
resolve Your claim in one of two ways:
• A damaged item may be repaired, rebuilt, or replaced, while a stolen item will
be replaced. Typically, You will receive notice about this decision within fifteen
(15) days upon receipt of Your claim documentation.
• You may receive payment to replace Your item, an amount not more than the
original purchase price, less shipping and handling charges, up to five
hundred dollars ($500.00) per claim and fifty thousand dollars ($50,000.00)
per cardholder. You will only be reimbursed up to the dollar amount to replace
or repair the item or the program limit, whichever is less. Under normal
circumstances, reimbursement will take place within five (5) business days.

Definitions
Account means Your credit or debit card Accounts.

Eligible Person means a cardholder who pays for their purchase by using their
eligible Account and/or rewards program associated with their covered Account.

You or Your means an Eligible Person who purchase their item to their eligible
Account and/or rewards program associated with their covered Account.

Additional provisions for Purchase Security
• Signed or pinned transactions are covered as long as You use Your eligible
Account to secure the transaction.
• You shall do all things reasonable to avoid or diminish any loss covered 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 benefit may be cancelled. 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.
• 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 the Guide to Benefits have been complied with fully.
• This benefit is provided to eligible cardholders at no additional cost. The
terms and conditions contained in this Guide to Benefits may be modified by
subsequent endorsements. Modifications to the terms and conditions may be
provided via additional Guide to Benefits mailings, statement inserts, statement
messages or electronic notification. The benefits described in this Guide to
Benefits will not apply to cardholders whose Accounts have been suspended or
cancelled.
• Termination dates may vary by financial institutions. Your financial institution
can cancel or non-renew the benefits for cardholders and, if they do, they will
notify You at least thirty (30) days in advance. Indemnity Insurance Company
of North America ("Provider") is the underwriter of these benefits and is
solely responsible for its administration and claims. The Benefit Administrator
provides services on behalf of the Provider.
• 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.
• This benefit does not apply to the extent that trade or economic sanctions or
other laws or regulations prohibit the provision of insurance, including, but not
limited to, the payment of claims
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For more information about the benefit described in this guide, call the Benefit
Administrator at 1-800-553-4820, or call collect outside the U.S. at
1-303-967-1096.

Return Protection
Have You ever purchased an item which looks great on the Internet or spectacular
in a store but doesn’t look as great once You remove its packaging at home? What
if the retailer where You purchased the item will not accept the return?

Return Protection may be able to assist You. Return Protection is a benefit for
eligible cardholders who make a purchase with their Account and/or rewards
program associated with their covered Account.

You are eligible for this benefit if You are a cardholder of a covered card issued in
the United States.
How will I be reimbursed?

If Your claim is approved and the item has been received, the Benefit Administrator will issue a reimbursement for the purchase price of the item, up to a maximum of two hundred and fifty dollars ($250.00) per eligible item, or one thousand dollars ($1,000.00) annual maximum per Account, less any applicable shipping and handling fees.

Definitions

Account means Your credit or debit card Accounts.

Eligible Person means a cardholder who pays for their purchase by using their eligible Account and/or rewards program associated with their covered Account.

You or Your means an Eligible Person who purchase their item to their eligible Account and/or rewards program associated with their covered Account.

Additional provisions for Return Protection

- Signed or printed transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered 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 benefit may be cancelled. 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.
- 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 the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders and, if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- 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.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-888-565-8472, or call collect outside the U.S. at 1-303-967-1096.