Important information. Please read and save.

This Guide supersedes any guide or program description You may have received earlier. This Guide to Benefits contains detailed information about insurance and retail protection services available to You as a Visa Signature cardholder.
Welcome to Your new Guide to Benefits. Please read carefully, each benefit description provides You with the details on what coverage You have and any exclusions and restrictions.

This Guide includes important details about the benefits that come with Your card at no additional cost. Review this Guide and keep it in a safe place so You know how to make the most of Your benefits when You need them.

The benefits, as described in this Guide, apply to purchases made with Your Visa Signature Card on or after the effective date, and this Guide then replaces any Summary or other program description You may have received earlier.

From time to time benefits may be modified, updated or removed. Your current Guide to Benefits is available on the customer website at BarclaycardUS.com.
<table>
<thead>
<tr>
<th>Key Terms</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Warranty Manager</td>
<td>4</td>
</tr>
<tr>
<td>Price Protection</td>
<td>8</td>
</tr>
<tr>
<td>Purchase Assurance</td>
<td>11</td>
</tr>
<tr>
<td>Satisfaction Guarantee</td>
<td>14</td>
</tr>
<tr>
<td>ID Theft Protection™</td>
<td>16</td>
</tr>
<tr>
<td>Concierge Services</td>
<td>18</td>
</tr>
<tr>
<td>Travel and Emergency Assistance Services</td>
<td>19</td>
</tr>
<tr>
<td>Baggage Delay</td>
<td>21</td>
</tr>
<tr>
<td>Trip Cancellation and Interruption</td>
<td>23</td>
</tr>
<tr>
<td>Travel Accident Insurance</td>
<td>27</td>
</tr>
<tr>
<td>Auto Rental Collision Damage Waiver</td>
<td>31</td>
</tr>
<tr>
<td>Account and Billing Information</td>
<td>37</td>
</tr>
<tr>
<td>Legal Disclosure</td>
<td>37</td>
</tr>
</tbody>
</table>
The terms below provide definitions for the bolded words used throughout the document. More specific terms are included in individual benefit explanations, where appropriate, and supersede the terms here.

**Administrator** means Sedgwick Claims Management Services, Inc for all benefits other than Warranty Manager Services and Auto Rental CDW. The administrator is Card Benefit Services for Warranty Manager Service and Auto Rental CDW. You may contact the administrator if you have questions regarding this coverage or would like to make a claim. The administrator can be reached by phone at 844-252-7831.

**Authorized User** means an individual who is authorized to make purchases on the covered card by the cardholder and is recorded by the Participating Organization on its records as being an authorized user.

**Cardholder** means the person who has been issued an account by the Participating Organization for the covered card.

**Charge** means any non-refundable amount paid to a travel supplier.

**Common carrier** means an air, land or water motorized transportation carrier operating under a regularly published schedule and current license as required by law for the conveyance of passengers. Common carrier does not include helicopters, taxis, rental cars, hired cars and private and contract carriers.

**Covered card** means the Visa Signature Card.

**Destination** means the place where you expect to travel on your trip as indicated on your common carrier ticket.

**Domestic partner** means an unmarried person in an intimate, committed relationship of mutual caring. They must share responsibility for basic living expenses with you. They must be at least eighteen (18) years old and not currently married and/or committed to another person.

**Evidence of Coverage (EOC)** means the document describing the terms, conditions, and exclusions. The EOC, Key Terms, and
Legal Disclosures are the entire agreement between You and Us. Representations or promises made by anyone that are not contained in the EOC, Key Terms, or Legal Disclosures are not a part of Your coverage.

**Family member** means the spouse or domestic partner of You. It includes unmarried children of You under nineteen (19) years of age. It also includes unmarried children under twenty-six (26) years of age if a full-time student at an accredited college or university.

**Injury** means bodily injury caused by an accident that occurs while You are covered under this program, and results directly and independently of all other causes of loss. The injury must be verified by a physician.

**Medically imposed restrictions** means a restriction certified by Your physician prohibiting You from traveling on a common carrier.

**Physician** means a licensed medical, surgical, or dental practitioner acting within the scope of his or her license. The treating physician may not be You, Your family member, a traveling companion or related to You by blood.

**Return destination** means the place to which You expect to return from Your trip as indicated on Your common carrier ticket.

**Sickness** means an illness or disease that is diagnosed or treated by a physician.

**Traveling companion** means any individual(s) with whom You have arranged to travel on the same trip with the same itinerary and for which the cost of trip was charged to Your covered card.

**Trip** means a scheduled period of travel with a destination away from Your primary residence and return destination to Your primary residence using a common carrier.

**Trip departure date** means the date on which You are originally scheduled to leave on Your trip.

**United States Dollars (USD)** means the currency of the United States of America.

**We, Us, and Our** refer to New Hampshire Insurance Company, an AIG company.

**You, Your and Yourself** refer to the cardholder or authorized user of the covered card.
Warranty Manager Service provides You with valuable features to help manage, use and even extend the warranties of eligible items purchased with Your Visa Signature Card. You can access these features with a simple toll-free call. Services include Warranty Registration and Extended Warranty Protection on covered items.

Who is eligible for this benefit?
You are eligible if You are a valid Cardholder of an eligible Visa Signature Card issued in the United States.

Warranty Registration Details

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

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

Extended Warranty Protection Details

How does Extended Warranty Protection work?
Extended Warranty Protection doubles the time period of the original manufacturer’s written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less for items purchased entirely with Your eligible Visa Signature Card.

This benefit is limited to no more than the original price of the purchased item (as shown on Your Visa Signature card receipt), less shipping and handling fees, up to a maximum of ten thousand dollars ($10,000.00) per claim and fifty thousand dollars ($50,000.00) per Cardholder.
What about purchases made outside of the U.S.?

Purchases made outside of the U.S. are covered as long as You purchased the item entirely with Your eligible Visa 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.

What types of purchases are not covered?

• Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle.

• Any costs other than those specifically covered under the terms of the original manufacturer’s written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty.

• Items purchased for resale, professional, or commercial use.

• Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.

• Rented or leased items or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence.

• Computer software.

• Medical equipment.

• Used or pre-owned items.

Should I keep copies of receipts or any other records?

Not if You’ve already registered Your purchase. If You have not registered Your purchase, however, You should keep copies of Your Visa Signature card receipt, Your store receipt, the original manufacturer’s written U.S. warranty, and any other applicable warranty in the event that You need to file a claim, as these documents will be required to verify Your claim.

Filling an Extended Warranty Protection Claim

How do I file a claim?

Call the Benefit Administrator at 800-551-8472, or call collect outside the U.S. at 303-967-1096 immediately after the failure of a covered item. Please Note: If You do not notify the Benefit Administrator within sixty (60) days after the product failure, Your claim may be denied.

The Benefit Administrator will ask You for some preliminary claim information, direct You to the appropriate repair facility, and send You the appropriate claim form.

Gift recipients of eligible items are also covered by the claim process. However, a gift recipient must provide all the documents necessary to fully substantiate the claim. For faster filing, or to learn more about the Warranty Manager Service benefit, visit cardbenefitservices.com.
What documents do I need to submit with my claim?
Complete and sign the claim form sent to You by the Benefit Administrator and submit it **within ninety (90) days of the product failure** along with the following documents:

- **Your** Visa 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.

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

How will I be reimbursed?
If **You** have substantiated **Your** claim and met the terms and conditions of the benefit, the item will be replaced or repaired at the Benefit Administrator’s discretion, but for no more than the original purchase price of the covered item as recorded on **Your** Visa Signature card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars ($10,000.00) per claim, and a maximum of fifty thousand dollars ($50,000.00) per Cardholder.

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

What about repairs?
Extended Warranty Protection will pay the repair facility directly, or **You** may go to an authorized repair facility and file a claim for reimbursement. **Only valid and reasonable repairs made at the manufacturer’s authorized repair facility are covered.**

In either case, the Benefit Administrator’s payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

Do I have to file with my insurance company?
No. However, if **You** have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is supplemental to, and excess of, that coverage.

**Additional Provisions for Warranty Manager Service**

This benefit applies only to **You**, the eligible Visa 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 this benefit. This provision will not be unreasonably applied to avoid claims.
If You make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no benefit shall exist for such claim and Your benefits may be canceled. Each claimant agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

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.

After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefits have been complied with fully.

The benefit is provided to eligible Visa Signature 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, or statement messages. The benefit described in this Guide to Benefits will not apply to Visa Signature cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify You at least thirty (30) days in advance. This information is a description of the benefit provided to You as a Visa Signature Cardholder. Indemnity Insurance Company of North America (“Provider”) is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VWMGR 10K-50K-3YR – 2013 (04/14)

Need to make a claim?

To file a claim call 800-551-8472

Questions about these benefits? Call: 800-551-8472
Reimburses You for credit card price differences should You find a lower price advertised in print or online within one hundred and twenty (120) days from the date of purchase.

Key Terms

**Auction (online or live)** means a place or Internet site where items are sold through price bids, price quotes; or where prices fluctuate based on the number of people purchasing, or interested in purchasing a product. (Examples include, but are not limited to, eBay, Ubid, Yahoo, public or private live auctions, etc.).

**Non-auction internet advertisements** means advertisements posted on the Internet, by a non-Auction Internet merchant with a valid tax identification number. The advertisement must have been posted within one hundred and twenty (120) days after the date You purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number). The printed version of the Internet advertisement must include the merchant’s internet address and customer service telephone number, as well as the item including manufacturer, model number, sale price and date of publication.

**Printed advertisements** means advertisements appearing in a newspaper, magazine, store circular, or catalog which state the authorized dealer or store name, item (including make, model number), and sale price. The advertisement must have been published within one hundred and twenty (120) days after the date You purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number).

Refer to Key Terms on page 2 for other definitions and words that appear in bold as well as Legal Disclosures at the end of this booklet.
A. To get coverage:
You must purchase the new item entirely with Your Covered card and/or accumulated points from Your Covered card for Yourself or to give as a gift.

You must see either a Printed advertisement or Non-auction internet advertisement for the same product (advertisement must verify same manufacturer and model number) for a lower price within one hundred and twenty (120) days from the date of purchase as indicated on Your receipt.

B. The kind of coverage You receive:
• Purchases You make entirely with Your Covered card are covered for one hundred and twenty (120) days from the date of purchase as indicated on Your receipt for the difference between the price You paid and the lower price advertised.
• Items You purchase with Your Covered card and give as gifts also are covered.
• This coverage is secondary to any other applicable insurance or coverage available to You or the gift recipient including benefits provided by the retailer (including, but not limited to, refunds, exchanges, and store credits). Coverage is limited to only those amounts not covered by any other insurance or coverage, or retailer benefits (including, but not limited to, refunds, exchanges, and store credits).

C. Coverage limitations:
Coverage is limited to the difference between the actual cost of the item (excluding taxes, storage, shipping, and handling costs) and the advertised lower price, up to $250 per claim. There is a maximum of four (4) claims per Cardholder account per twelve (12) month period.

D. What is NOT covered:
• Any item purchased from an Internet site whose primary purpose is not the sale of the item or related items.
• Items purchased for resale, rental, professional, or commercial use.
• Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
• Customized/personalized, one-of-a-kind, or special-order items.
• Layaway items; items returned to any store.
• Any items purchased from an Auction.
• Items for which the Printed advertisement or Non-auction internet advertisement containing the lower price was published after one hundred and twenty (120) days from the date You purchased the item.
• Items advertised or shown as price quotes, bids or final sale amounts from a non-auction Internet site.
• Items advertised in or as a result of “limited quantity,” “going out-of-business sales,” “close out”, or as “discontinued”.

Questions about these benefits? Call: 844-252-7831
• **Printed advertisements** or **Non-auction internet advertisements** that display pricing lower than Your purchased item due to rebates, special offerings, bonuses, free items/giveaways, manufacturer’s coupons, or special financing.

• Professional services, including workmanship, installation, professional advice/counseling, and technical support, or help line.

• Plants, shrubs, animals, pets, consumables, and perishables.

• Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories.

• Land, any buildings (including, but not limited to homes and dwellings), permanently installed items, fixtures, structures, or home improvement.

• Game animals, pets or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).

• Traveler’s checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare or precious metals, stamps, and coins, currency or its equivalent.

• Differences in price due to sales tax, storage, shipping, handling, postage, transportation, and delivery.

• Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates.

**E. How to file a claim:**

**For a Printed Advertisement:**

• Call 844-252-7831 to open a claim. You must report the claim within sixty (60) days of the incident or the claim may not be honored.

• Submit the following documentation within one hundred and eighty (180) days of the advertisement’s publication:
  - A copy of the Printed advertisement that shows the date of the advertisement, retailer name, the product (advertisement must verify same manufacturer and model number), and sale price.
  - Receipt showing the item(s) was purchased.
  - Statement showing item(s) purchased and use of accumulated point.
  - Itemized purchase receipt(s).

• Any other documentation that may be reasonably requested by Us or Our administrator to validate a claim.

**For a Non-Auction Internet Advertisement:**

• Call 844-252-7831 to open a claim. You must report the claim within sixty (60) days of the incident or the claim may not be honored.

• Submit the following documentation within one hundred and eighty (180) days of the advertisement’s publication:
  - A copy of the Non-auction advertisement that shows the date of the advertisement, website address, retailer name, the product (advertisement must verify same manufacturer and model number), sale price, and, if applicable, shipping, handling and other charges.
- Receipt showing the item(s) was purchased.
- Statement showing item(s) purchased.
- Itemized purchase receipt(s).
- Any other documentation that may be reasonably requested by Us or Our administrator to validate a claim.

Provides coverage for card purchases if items are damaged or stolen within 90 days of the date of purchase.

Key Terms

Stolen means items that are taken by force and/or under duress or the disappearance of an item from a known place under circumstances that would indicate the probability of theft.

Damage means items that can no longer perform the function they were intended to do in normal service due to broken parts, material or structural failures.

Refer to Key Terms on page 2 for other definitions and words that appear in bold as well as Legal Disclosures at the end of this booklet.

A. To get coverage:
You must purchase the new item entirely with Your Covered card and/or accumulated points from Your Covered card for Yourself or to give as a gift.

B. The kind of coverage You receive:
- Most items You purchase entirely with Your Covered card are covered if damaged or stolen for ninety (90) days from the date of purchase as indicated on Your Covered card’s receipt.
- Items You purchase with Your Covered card and give as gifts also are covered.
- This coverage is secondary to any other applicable insurance or coverage available to You or the gift recipient. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.
C. Coverage limitations
Coverage is limited to the lesser of the following:

- The actual cost of the item (excluding delivery and transportation costs).
- A maximum of $500 per loss and a total of $50,000 per Cardholder account per twelve (12) month period.
- Purchases that are made up of a pair or set will be limited to the cost of repair or replacement of the specific item stolen or damaged. If the specific item cannot be replaced individually or repaired, the value of the pair or set will be covered not to exceed the limits above.
- Coverage for stolen or damaged jewelry or fine art will be limited to the actual purchase price as listed on Your credit card statement, regardless of sentimental or appreciated market value.

D. Your eligible purchases are protected against damage due to the following:

- Fire, smoke, explosion, riot, or vandalism.
- Certain weather conditions, including windstorm, lightning, hail, rain, sleet, or snow.
- Aircraft, spacecraft, or other vehicles.
- Theft (except autos or motorized vehicles).
- Accidental discharge of water or steam from household plumbing.
- Electric current (This benefit does not apply to electronic components).

E. What is NOT covered:

- Items left in public sight, out of arm’s reach, lacking care, custody or control by the Cardholder.
- Lost items, and items that mysteriously disappear (the only proof of loss is unexplained or there is no physical evidence to show what happened to the item) without any evidence of a wrongful act.
- Items that are stolen from any location or place (including, but not limited to, exercise facilities, places of employment, schools, or places of worship) due to the lack of due diligence by You or another party.
- Items lost, stolen, damaged, or mis-delivered while under the care, custody, and control of another party or common carrier (including, but not limited to, airlines, the U.S. Postal Service, UPS, FedEx, or other delivery services).
- Losses due to normal wear and tear, misuse, gradual deterioration, and/or abuse.
- Losses resulting from any dishonest, fraudulent, or criminal act committed or arranged by You.
- Losses that cannot be verified or substantiated.
- Items covered by a manufacturer’s recall or class action suit.
- Items that You damage through alteration (including, but not limited to, cutting, sawing, shaping).
• Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
• Stolen items without a documented report from the police.
• Items that are damaged during transport via any mode.
• Items stolen from the interior or exterior of a watercraft/boat, aircraft, motorcycle, automobile or any other motor vehicles.
• Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Motorized equipment not designed for transportation and used solely for the upkeep and maintenance of a residence is eligible for coverage. (including, but not limited to, snow thrower, lawn mowers, and hedge trimmers).
• Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
• Traveler’s checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
• Losses caused by insects, animals, or pets.
• Plants, shrubs, animals, pets, consumables, and perishables.
• Items purchased for resale, rental, professional, or commercial use.
• Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods, or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
• Application programs, computer programs, operating software, and other software.

F. How to file a claim:
• Call 844-252-7831 to open a claim. You must report the claim within ninety (90) days of the loss or the claim may not be honored.
• Submit the following documentation within one hundred and eighty (180) days of the date You report the claim:
  - Repair estimate for damaged item(s).
  - Photograph clearly showing damage, if applicable.
  - Receipt showing purchase of covered item(s).
  - Statement showing purchase of covered item(s).
  - Report from police listing any items stolen.
  - Copy of the declarations page of any applicable insurance or protection (including, but not limited to, homeowner’s, renter’s, or auto insurance policy).
  - Any other documentation that may be reasonably requested by Us or Our administrator to validate a claim.
Item must be returned undamaged, in good working condition, and in its original and complete packaging.

Refunds

Your product purchases (up to $500) within 90 days of purchase, should the original retailer not accept a return.

Key Terms

Auction (online or live) means a place or Internet site where items are sold through price bids, price quotes; or where prices fluctuate based on the number of people purchasing, or interested in purchasing a product. (Examples include, but are not limited to, eBay, Ubid, Yahoo, public or private live auctions, etc.).

Refer to Key Terms on page 2 for other definitions and words that appear in bold as well as Legal Disclosures at the end of this booklet.

A. To get coverage:
You must purchase the new item entirely with Your Covered card and/or accumulated points from Your Covered card for Yourself or to give as a gift.

B. The kind of coverage You receive:
• Purchases You make entirely with Your Covered card are covered for ninety (90) days from the date of purchase as indicated on Your receipt for a full refund in the event that You are dissatisfied with Your purchase and the store will not accept the item for return.
• Items You purchase with Your Covered card and give as gifts also are covered.
• This coverage is secondary to any other applicable insurance or coverage available to You or the gift recipient. Coverage is limited to only those amounts not covered by any other insurance or coverage.

C. Coverage limitations:
Coverage is limited to the actual cost of the item (excluding taxes, storage, shipping, and handling costs), up to $500 per claim. There is a maximum of two (2) claim(s) per Cardholder per twelve...
(12) month period. In no event will **We** pay more than the purchase price of the item.

Items must be purchased from a store that provides a return or exchange policy of at least ten (10) days. Items must be returned undamaged, in good working condition, and in its original and complete packaging. **You** are responsible for all mailing costs.

**D. What is NOT Covered:**

- Damaged, defective, or non-working items.
- Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.
- Customized/personalized, rare, one of a kind, or special order items.
- Professional services, including workmanship, installation, professional advice/counseling, and technical support, or help line.
- Items purchased for resale, professional, or commercial use.
- Plants, shrubs, animals, pets, consumables, and perishables.
- All types of stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, audio cassettes).
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories.
- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- Game animals, pets, or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare or precious metals, stamps, and coins, currency or its equivalent.
- Shipping charges, taxes, storage fees, postage, transportation and delivery charges; promised time frames of delivery.
- Products purchased at auctions.

**E. How to file a claim:**

Call 844-252-7831 to open a claim. **You** must report the claim within ninety (90) days of the date of purchase or the claim may not be honored.

- Submit the following documentation within one hundred and eighty (180) days of the date **You** report the claim:
  - Receipt showing the purchased item(s).
  - Statement showing the purchased item(s).
  - Itemized purchase receipt(s).
  - Written documentation from the store manager or equivalent on store letterhead documenting the refusal to accept the returned item.
  - A copy of the store's return policy.
  - Any other documentation that may be reasonably requested by **Us** or Our administrator to validate a claim.
  - **You** must send the item to **Us** or Our administrator before any claim will be paid. Item must be returned in its original...
ID Theft Protection provides You with access to a number of Identity Theft resolution services, should You believe You are a victim of Identity Theft.

Eligibility
To be eligible for this coverage, You must be the holder of a Visa Signature card issued by Barclays Bank Delaware.

Access
Simply contact 844-252-7831 if You believe You have been a victim of Identity Theft.

Services Provided
Services provided are on a 24-hour basis, 365 days a year. They include:

• Providing the Cardholder with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the Cardholder to submit the Affidavit to the proper authorities, credit bureaus, and creditors.
• Assistance in notifying all three major credit reporting agencies to obtain a free credit report for the Cardholder and placing an alert on the Cardholder’s record with the agencies.
• Assisting the Cardholder with debit, credit and/or charge card replacement.
• Assisting Cardholder with membership/affinity card replacement.
• Educating the Cardholder on how Identity Theft can occur and of protective measures to avoid further occurrences.
• Providing the Cardholder with the Identity Theft Resolution Kit.
• Providing the Cardholder with sample letters for use in canceling checks, ATM cards, and other accounts.
Charges
There is no charge for these services, they are provided by Your Financial Institution.

Services NOT Provided
• When it is determined You have committed any dishonest, criminal, malicious or fraudulent act.
• When Your financial institution or card issuer which provides this Service, has investigated the event and deemed You are responsible for the charge or event.
• When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.

Program Provisions for ID Theft Protection
This service applies only to You, the named Visa Cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program. The provider, CS Identity, relies on the truth of statement made in the Affidavit or declaration from each Cardholder. This service is provided to eligible Visa Cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. Your financial institution can cancel or non-renew these services, and if We do, We will notify You at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible Visa cardholders, You will be notified within 30-120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact 844-252-7831.

Need to make a claim?
To file a new claim call 844-252-7831
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. Costs of any goods or services provided by the concierge will be billed to Your Visa Signature Card.

This benefit offers services designed to help You in case of an emergency while traveling. The Benefit Administrator can connect You with the appropriate local emergency and assistance resources available when You are away from home, 24 hours a day, 365 days a year. (Please keep in mind 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.)
Who is eligible for this benefit?
You are eligible if You are a valid Cardholder of an eligible Visa Card issued in the United States. Your spouse and children “provided children are dependents under twenty-two (22) years old” may all benefit from these special services.

How do I use these services when I need them?
Simply call the toll-free, 24-hour Benefit Administrator line at 800-992-6029. If You are outside the United States, call collect at 804-673-1675.

Is there a charge for these services?
No. Travel and Emergency Assistance Services are available to eligible Visa cardholders at no additional charge.

Please Note: 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 how can they help me?
• Emergency Message Service can record and relay emergency messages for travelers, their immediate family members, or business associates. Please Note: 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.
• 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 Visa or personal account. Please Note: 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 Visa or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. Please 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 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. Please Note: 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. Please 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. Please Note: 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. Please Note: 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 prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. Please Note: 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.

Additional Provisions For Travel And Emergency Assistance Services

The benefit described in this Guide to Benefits will not apply to Visa cardholders whose accounts have been suspended or canceled. 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, or statement messages.
Reimburses You for replacing items in Your checked baggage if Your baggage is delayed in transit on a common carrier.

Key Terms

Baggage Delay means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than twelve (12) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket.

The Company refers to Federal Insurance Company a member insurer of the Chubb Group of Insurance Companies.*

The Plan: We will reimburse the Insured Person up to the Daily Benefit Amount of $100 per day for three (3) days in the event of a Baggage Delay. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the Insured Person while on a covered trip and at a destination other than the Insured Person's primary residence.

What is NOT covered?

Essential items not covered by Baggage Delay include, but are not limited to:

1. Contact lenses, eyeglasses or hearing aids;
2. Artificial teeth, dental bridges or prosthetic devices;
3. Tickets, documents, money, securities, checks, travelers checks and valuable papers; or
4. Business samples

The Baggage Delay Benefit Amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the Insured Person.

Eligibility: This travel insurance plan is provided to Visa Cardholders automatically when the entire cost of the passenger fare(s) are charged to a Visa Card account while the insurance is effective.
It is not necessary for You to notify Your financial institution, the administrator or the Company when tickets are purchased.

**The Cost:** This travel insurance plan is provided at no additional cost to eligible Visa Signature cardholders. Your financial institution pays the premium for this insurance.

**Claim Notice:** Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 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 15 days. If You do not receive the forms, You should send the Company a written description of the loss.

**Claim Proof of Loss:** Complete proof of loss must be given to Us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss.

**Claim Payment:** For all benefits, the Company will pay You or Your beneficiary the applicable benefit amount within 60 days after complete proof of loss is received and if You, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

**How to File a Claim:** To file a claim please call 855-830-3721. Claims are processed by the Claim Administrator, Broadspire, a Crawford company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Broadspire, a Crawford company, P.O. Box 459084, Sunrise, FL 33345 Fax Number 855-830-3728. Once a claim number is assigned, supporting documentation for the claim can also be submitted through myclaimsgagent.com.

**Effective Date:** This insurance is effective on the date that You become an eligible Cardholder, and will cease on the date the Master Policy 99081293 is terminated or on the date Your account ceases to be eligible, whichever occurs first.

Answers to specific questions can be obtained by writing the Plan Administrator: Direct Marketing Group 13265 Bedford Avenue, Omaha, NE 68164.

* Federal Insurance Company

This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.
TRIP CANCELLATION AND INTERRUPTION

In the event of the Insured Person’s Trip cancellation or Trip interruption, We will pay up to the Trip cancellation/Trip interruption Benefit of $1,500.

Our 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. $1,500 per Insured Person. 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 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 injury, disease or physical illness must be verified by a Physician and must prevent the Insured Person from traveling on a Covered Trip.

With respect 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 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 or an Immediate Family Member:
   - Traveling against the advice of a Physician; or
   - Traveling while on a waiting list for specified medical treatment; or
   - Traveling for the purpose of obtaining medical treatment; or
   - Traveling in the third trimester (seventh month or after) of pregnancy.
Key Terms

**Covered Trip** means 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 Person's Account issued by the Policyholder. Covered Trip also means travel on a Common Carrier when free flights have been awarded from frequent flier or points programs provided that all of the miles or points were accumulated from charges on that card.

**Financial Insolvency** means the inability of the entity to provide travel services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations.

**Non-refundable** means amount of money paid by or on behalf of the Insured Person for a Covered Trip which will be forfeited under the terms of the agreement made with the Common Carrier for unused travel arrangements and for which a travel agent or travel supplier will not provide any other form of compensation.

**Immediate Family Member** means the Insured Person's:
1. Spouse or Domestic Partner;
2. Children, including adopted children or stepchildren;
3. Legal guardians or wards;
4. Siblings or siblings-in-law;
5. Parents or parents-in-law;
6. Grandparents or grandchildren;
7. Aunts or uncles;
8. Nieces and nephews.

Immediate Family Member also means a Spouse's or Domestic Partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

**Insured Person** means Visa Signature Cardholders, of Barclays Bank Delaware, their Spouse or Domestic Partner and their unmarried dependent children.

**Pre-Existing Condition** means Accidental 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 Common Carrier passenger fare(s). Disease or illness has manifested itself when:
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.

Questions about these benefits? Call: 855-830-3721
The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.

**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 point of departure or after the Covered Trip departure. With respect to Financial Services Common Carrier Trip Cancellation/Trip Interruption only, the Disease or Illness Exclusion #1 below does not apply.

**Claim Notice:** Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 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 15 days. If **You** do not receive the forms, **You** should send the Company a written description of the loss.

**Claim Proof of Loss:** Complete proof of loss must be given to **Us** within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss.

**Claim Payment:** For all benefits, the Company will pay **You** or **Your** beneficiary the applicable benefit amount within 60 days after complete proof of loss is received and if **You**, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

**How to File a Claim:** To file a claim please call 855-830-3721. Claims are processed by the Claim Administrator, Broadspire, a Crawford company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Broadspire, a Crawford company, P.O. Box 459084, Sunrise, FL 33345 Fax Number 855-830-3728. Once a claim number is assigned, supporting documentation for the claim can also be submitted through myclaimsagent.com.

**Effective Date:** This insurance is effective on the date that **You** become an eligible **Cardholder**; and will cease on the date the Master Policy 6477-44-67 is terminated or on the date **Your** account ceases to be eligible, whichever occurs first.
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: Financial Customer Insurance Trust. 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. Answers to specific questions can be obtained by writing the Plan Administrator: Direct Marketing Group 9931 S 136th Street, Omaha, NE 68138.

Need to make a claim?

To file a new claim call 855-830-3721
Provides insurance against accidental loss of life or injury while travelling for You and Your family.

The Plan: As a Visa Cardholder, You, Your spouse or domestic partner and unmarried dependent children will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to Your Visa Card account.

If the entire cost of the passenger fare has been charged to Your Visa account prior to departure for the airport, terminal or station, coverage is also provided for common carrier travel (including taxi, bus, train or airport limousine) immediately:
1. Preceding Your departure, directly to the airport, terminal or station;
2. While at the airport, terminal or station; and
3. Immediately following Your arrival at the airport, terminal or station of Your destination. If the entire cost of the passenger fare has not been charged prior to Your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to Your Visa account.

This coverage does not include Commutation. Commutation is defined as travel between the Insured Person’s residence and regular place of employment. Common Carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.

Important Definitions: Accident or Accidental means a sudden, unforeseen and unexpected event happening by chance.

Dependent Child(ren) means those children, including adopted children and children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support and who are:
1. Under the age of twenty-five (25) and reside with the Insured Person; or
2. Beyond the age of twenty-five (25), permanently mentally or physically challenged, and incapable of self support; or
3. Under the age of twenty-five (25) and classified as a full-time student at an institution of higher learning.
Domestic Partner means a person designated in writing 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. Been jointly responsible with the primary insured person for each other’s financial obligation, and who intends to continue the relationship above indefinitely.

The Benefits: The full Benefit Amount of $250,000 is payable for accidental loss of life, two or more members, sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. “Member” means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. “Loss” means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers 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 they are later reattached. “Benefit Amount” means the Loss amount applicable at the time the entire cost of the passenger fare is charged to the eligible Visa account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount.

In no event will duplicate request forms or multiple charge cards obligate the Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual insured as the result of any one accident. 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 three (3) times the Benefit Amount for loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

Eligibility: This travel insurance plan is provided to Visa Signature Cardholders automatically when the entire cost of the passenger fare(s) are charged to a Visa account while the insurance is effective. It is not necessary for You to notify Your financial institution, the administrator or 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 premium for this insurance.

Beneficiary: The Loss of Life benefit will be paid to the beneficiary designated by the insured. If no such designation has been
made, that benefit will be paid to the first surviving beneficiary in the following order:

a. The Insured's spouse,
b. The Insured's children,
c. The Insured's parents,
d. The Insured's brothers and sisters,
e. The Insured's estate.

f. All other indemnities will be paid to the Insured

Exclusions: This insurance does not cover loss resulting from:

1. An Insured’s 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;

3. Declared or undeclared war, but war does not include acts of terrorism; This insurance also does not apply to an accident occurring while an Insured is acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.

Claim Notice: Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 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 15 days. If You do not receive the forms, You should send the Company a written description of the loss.

Claim Proof of Loss: Complete proof of loss must be given to Us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss.

Claim Payment: For all benefits, the Company will pay You or Your beneficiary the applicable benefit amount within 60 days after complete proof of loss is received and if You, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

How to File a Claim: To file a claim please call 855-830-3721. Claims are processed by the Claim Administrator, Broadspire, a Crawford company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Broadspire, a Crawford company, P.O. Box 459084, Sunrise, FL 33345, Fax Number 855-830-3728. Once a claim number is assigned,
supporting documentation for the claim can also be submitted through myclaimsagent.com.

**Effective Date:**
This insurance is effective on the date that You become an eligible Cardholder; and will cease on the date the Master Policy 99081293 is terminated or on the date Your account ceases to be eligible, whichever occurs first.

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: Financial Customer Insurance Trust. If this plan does not conform to Your state statutes, it will be amended to comply with such laws. Coverage may not be available in all states or certain terms may be different where required by state law. If a statement in this description of coverage and any provision in the policy differ, the policy will govern. Insurance benefits are underwritten by Federal Insurance Company. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.

Answers to specific questions can be obtained by writing the Plan Administrator: Direct Marketing Group 13265 Bedford Avenue, Omaha, NE 68164 Plan Underwritten By Federal Insurance Company a member insurer of the Chubb Group of Insurance Companies 9931 South 136th Street, Suite 100, Omaha, NE 68138.
What is the Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit?
The Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit offers insurance coverage for automobile rentals made with Your Visa Signature Card. The benefit provides reimbursement (subject to the terms and conditions in this guide) for damage due to collision or theft up to the actual cash value of most rental vehicles.

Who is eligible for this benefit?
You are eligible only if You are a valid Cardholder whose name is embossed on an eligible Visa Signature card issued in the United States. Only You as the primary renter of the vehicle and any additional drivers permitted by the auto Rental agreement are covered.

What losses 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.

Covered losses include:
• Physical damage and/or theft of the covered rental vehicle
• Valid loss-of-use charges imposed and substantiated by the auto rental company
• Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility

Please Note: This benefit only covers vehicle rental periods that neither exceed nor are intended to exceed thirty-one (31) consecutive days.

How does this coverage work with other insurance?
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 benefit, Auto Rental CDW applies to eligible theft or damage or expenses that are not covered by insurance or reimbursement.
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 DO have personal automobile insurance or other insurance covering this theft or damage, the 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.

What types of rental vehicles are NOT covered?
The following vehicles are not covered by Auto Rental CDW: expensive, exotic, and antique automobiles; cargo vans; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

• Examples of excluded expensive or exotic automobiles include: 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.

• Vans are not covered, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of nine (9) people including the driver).

For questions about a specific vehicle, call the Benefit Administrator at 800-348-8472. If You are outside the United States, call collect at 804-673-1164.

What else 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”.

Questions about these benefits? Call: 800-348-8472
• 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 thirty-one (31) consecutive days.
• 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 theft or damage occurs (for example, leaving the vehicle running and unattended).
• Theft or damage reported more than sixty (60) days* from the date of the incident.
• Theft or damage for which a claim form has not been received within one hundred (100) 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.

Where am I covered?
This benefit is available in the United States and most foreign countries. Coverage is not available where it is 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, it is recommended You check with Your auto rental company and the Benefit Administrator before You travel to make sure 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 do I make sure my Auto Rental CDW benefit is in effect?
To be sure You are covered, take the following steps when You rent a vehicle:
1. Initiate and complete the entire rental transaction with Your eligible Visa Signature card.
2. Decline the auto rental company's collision damage waiver (CDW/LDW) option or similar provision.
Questions about these benefits? Call: 800-348-8472

Helpful tips:

• Be sure to 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 are familiar with the terms and conditions of the auto Rental agreement.

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 for help at 800-348-8472. If you are outside the United States, call collect at 804-673-1164.

Filling an Auto Rental CDW Claim

What do I do if I have an accident or the rental vehicle is stolen?

Immediately call the Benefit Administrator at 800-348-8472 to report the theft or damage regardless of whether your liability has been established. If you are outside the United States, call collect at 804-673-1164. The Benefit Administrator will answer any questions you or the auto rental company may have and will send you a claim form.

When should I report an incident?

You should report theft or damage as soon as possible, but no later than sixty (60) days* from the date of the incident. The Benefit Administrator reserves 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, so you are advised to notify the Benefit Administrator immediately after any incident.

Please Note: You must make every reasonable effort to protect the rental vehicle from theft or damage. As the Cardholder you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation.

What do I need from the auto rental company in order to file a 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?
Submit the documents gathered from the auto rental company (listed above) along with the following additional documents to the Benefit Administrator:

- The completed and signed Auto Rental CDW claim form. **Please Note:** *Your* completed claim form must be postmarked within one hundred (100) 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 *Your* primary insurance policy’s Declarations Page to confirm *Your* deductible. “Declarations Page” means the document(s) in *Your* insurance policy that lists names, coverages, limits, effective dates and deductibles.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

**Please Note:** All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage. If *You* have difficulty obtaining the required documents within one hundred (100) days* of the date of theft or damage, submit the claim form with available documentation.

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

Do I have to do anything else?
Usually there is nothing else *You* need to do. Typically, claims will be finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate *Your* claim.

After the Benefit Administrator has paid *Your* claim, all *Your* rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the 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 the Provider until sixty (60) days after the Provider receives 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 the Provider unless all the terms of this Guide to Benefits 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 Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Visa Signature Cardholders whose accounts have been suspended or canceled. Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify You at least thirty (30) days in advance. This information is a description of the benefit provided to You as a Visa Signature Cardholder.

Indemnity Insurance Company of North America (“Provider”) is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VARCDW – 2016 (31D 60/100 04/17)
Important
Contact Barclays Bank Delaware directly for questions concerning Your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide.

LEGAL DISCLOSURE

This Guide to Benefits is not, by itself, a policy or contract of insurance or other contract.

Benefits are provided to You, the account holder, at no additional charge. Non-insurance services may have associated costs, which will be Your responsibility (for example, legal referrals are free, but the lawyer’s fee is Your responsibility).

The insurance benefits are provided under a group policy issued by New Hampshire Insurance Company, an AIG company for all benefits other than Auto Rental CDW and Warranty Manager that are provided by Indemnity Insurance Company of North America.

This Guide to Benefits is a summary of benefits provided to You. The attached Key Terms and EOC is governed by the Group Policy.

Effective date of benefits: Effective April 1, 2017, this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at anytime. Notice will be provided for any changes.

Cancellation: The Policyholder can cancel these benefits at any time or choose not to renew the insurance coverage for all Cardholders. If the Policyholder does cancel these benefits, You will be notified in advance. If the insurance company terminates, cancels, or chooses not to renew the coverage to the Policyholder, You will be notified as soon as is practicable. Insurance benefits...
will still apply for any benefits You were eligible for prior to the date of such terminations, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to You: These benefits apply only to the Cardholder whose cards are issued by U.S. financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands. No person or entity other than the Cardholder shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if Your card privileges have been cancelled. However, insurance benefits will still apply for any benefit You were eligible for prior to the date that Your account is suspended or cancelled, subject to the terms and conditions of coverage.

Transfer of rights or benefits: No rights or benefits provided under these insurance benefits may be assigned without the prior written consent of the claim administrator for these benefits.

Dispute Resolution - Arbitration: This EOC requires binding arbitration if there is an unresolved dispute concerning this EOC (including the cost of, lack of or actual repair or replacement arising from a loss or breakdown). Under this Arbitration provision, You give up Your right to resolve any dispute arising from this EOC by a judge and/or a jury. You also agree not to participate as a class representative or class member in any class action litigation, any class arbitration or any consolidation of individual arbitrations. In arbitration, a group of three (3) arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing the parties' positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration and the decision of the arbitrators shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law.

To start arbitration, the disputing party must make a written demand to the other party for arbitration. This demand must be made within one (1) year of the earlier of the date the loss occurred or the dispute arose. The parties will each separately select an arbitrator. The two (2) arbitrators will select a third arbitrator called an “umpire.”

Each party will each pay the expense of the arbitrator selected by that party. The expense of the umpire will be shared equally by the parties. Unless otherwise agreed to by the parties, the arbitration will take place in the county and state in which You live. The arbitration shall be governed by the Federal Arbitration Act (9 U.S.C.A. § 1 et. seq.) and not by any state law concerning arbitration. The rules of the American Arbitration Association (adr.org) will apply to any arbitration under this EOC.
The laws of the state of New York (without giving effect to its conflict of law principles) govern all matters arising out of or relating to this EOC and all transactions contemplated by this EOC, including, without limitation, the validity, interpretation, construction, performance and enforcement of this EOC.

**Due Diligence:** All parties are expected to exercise due diligence to avoid or diminish any theft, loss or damage to the property insured under these programs. “Due diligence” means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect the item.

**Subrogation:** If payment is made under these benefits, the insurance company is entitled to recover such amounts from other parties or persons. Any party or Cardholder who receives payment under these benefits must transfer to the insurance company his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from the Cardholder.

**Salvage:** If an item is not repairable, the claim administrator may request that the Cardholder or gift recipient send the item to the administrator for salvage at the Cardholder’s or gift recipient’s expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim.

**Misrepresentation and Fraud:** Benefits shall be void if the Cardholder has concealed or misrepresented any material facts concerning this coverage.

**Other Insurance:** Coverage is secondary to and in excess of any other applicable insurance or indemnity available to You. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions, limitations, and exclusions described in this document. In no event will this coverage apply as contributing insurance. This Other Insurance clause will take precedence over a similar clause found in other insurance or indemnity language.

In no event will these insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

**Severability of Provisions:** If in the future any one or more of the provisions of this Guide to Benefits is, to any extent and for any reason, held to be invalid or unenforceable, then such provision(s) shall be deemed “severable” from the remaining provisions of the Guide. In that event, all other provisions of this Guide shall remain valid and enforceable.
Benefits listed in this Guide to Benefits are subject to the conditions, limitations, and exclusions described in each benefit section. Receipt and/or possession of this Guide to Benefits does not guarantee coverage or coverage availability.

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the master insurance policies, or an issuer’s, actual offerings, such master policies or actual offering shall control. Provision of services is subject to availability and applicable legal restrictions.
TO FILE A CLAIM

Call 844-252-7831

From time to time benefits may be modified, updated or removed. Your current Guide to Benefits is available on the customer website at BarclaycardUS.com.