



Visa[®] Card

Cardholder Guide to Benefits

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 Card cardholder.



barclaycard

Visa Card Guide to Benefits
Benefits that are always with You

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 covered purchases made with your Visa 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](https://www.BarclaycardUS.com).

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The terms below provide detail to 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., 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 card by the cardholder and is recorded by the Participating Organization on its records as being an authorized user.

Card means the covered Visa card.

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 Your spouse or domestic partner. 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.

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 card.



Ensure the advertisement clearly shows the same manufacturer, product and model number as Your original purchase.

Reimburses You for eligible price differences on covered purchases (up to \$250) should You find a lower price advertised in print or online within 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 Card** and/or accumulated points from **Your 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:

- Covered purchases **You** make entirely with **Your 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.
- Covered items **You** purchase with **Your 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".
- **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.



If You believe You have been a victim of Identity Theft call 844-252-7831 immediately to speak to a specialist at no cost.

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 a Visa Cardholder issued by Barclaycard US.

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



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

Who is eligible for this benefit?

You are eligible if You are a valid Cardholder of an eligible Visa Card on covered items issued in the United States.

Why should I use Warranty Registration to register my purchases?

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

How do I register my purchases?

To register an eligible purchase call **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 **Card**. This benefit is limited to no more than the original price of the purchased item (as shown on **Your** Visa **Card** receipt), less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per **Cardholder**.

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

Purchases made outside of the U.S. are covered as long as **You** purchased the item entirely with **Your** eligible Visa **Card** and the eligible item has a valid original manufacturer's written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty.

What types of purchases are NOT covered?

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle.
- Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty.
- Items purchased for resale, professional, or commercial use.
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.
- Rented or leased items or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence.

- Computer software.
- Medical equipment.
- Used or pre-owned items.

Should I keep copies of receipts or any other records?

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

Filing an Extended Warranty Protection Claim

How do I file a claim?

Call the Benefit Administrator at **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 **Card** receipt.
- The itemized store receipt.
- A copy of the original manufacturer's written U.S. warranty and any other applicable warranty.
- A description and serial number of the item, and any other documentation deemed necessary to substantiate **Your** claim (this includes bills and, if necessary, a copy of the maintenance record and receipts).
- The original repair order.

Please Note: All claims must be fully substantiated.

How will I be reimbursed?

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

fifty thousand dollars (\$50,000.00) per **Cardholder**.

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

What about repairs?

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

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

Do I have to file with my insurance company?

No. However, if **You** have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is supplemental to, and excess of, that coverage.

Additional Provisions for Warranty Manager Service

This benefit applies only to **You**, the eligible Visa **Cardholder**, and to whomever receives the eligible gifts **You** purchase entirely with **Your** eligible Visa card.

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

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

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



AUTO RENTAL COLLISION DAMAGE WAIVER



You must decline the optional collision/damage waiver (or similar coverage) offered by the rental company. Make sure You review the full terms, including what cars We cover. SUVs and certain other vehicles are excluded.

Pays for covered damages to an eligible rental vehicle when the rental transaction is paid using Your Visa Card.

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 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 **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 fifteen (15) consecutive days within **Your** country of residence or thirty-one (31) consecutive days outside **Your** country of residence.

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."
- 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) consecutive days outside **Your** country of residence.
- Leases and mini leases.
- Theft or damage as a result of the **Authorized driver's** and/or **Cardholder's** lack of reasonable care in protecting the rental vehicle before and/or after theft or damage occurs (for example, leaving the vehicle running and unattended).
- Theft or damage reported more than forty-five (45) days* from the date of the incident.
- Theft or damage for which a claim form has not been received within ninety (90) days* from the date of the incident.
- Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days from the date of the incident.
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.

Where am I covered?

This benefit is available in the United States and most foreign countries. **However, no benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.** Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto **Rental agreement** or prohibited by individual merchants. **Because regulations vary outside the United States, 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 card.
2. Decline the auto rental company's collision damage waiver (CDW/LDW) option or similar provision.

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**.

Filing 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 forty-five (45) 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 ninety (90) days* of the date of the theft or damage, even if all other required documentation is not yet available, or **Your** claim may be denied.*
- A copy of **Your** receipt or monthly billing statement or receipt (showing the last 4 digits of the account number) demonstrating that the entire purchase 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. "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 ninety (90) 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.eclaimslines.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 Benefit have been complied with fully.

This benefit is provided to eligible Visa **Cardholders** at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa **Cardholders** whose accounts have been suspended or canceled.

Termination dates may vary by financial 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 **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 (Stand 04/17)



CELLULAR TELEPHONE PROTECTION

Provides coverage for damage or theft of Your cellular wireless telephone.

Key Terms

Eligible Person means a cardholder (also known as cardmember) who pays for their monthly cellular wireless telephone ("phone" or "cell phone") bill with their eligible covered credit card ("card").

You and Your means an enrolled cardmember who has charged their monthly cell phone bill to their card.

Cell phones have become an everyday necessity, which means if Your cell phone is damaged or stolen, having it repaired or replaced is not optional. Fortunately, Cellular Telephone Protection is available which provides coverage for damage to, theft of, or involuntary and accidental parting of Your cell phone. An involuntary and accidental parting is the unintended separation from Your cell phone when its location is known, but recovery is impractical to complete. This benefit is available if You are a cardmember of a covered U.S. issued card enrolled in the Cellular Telephone Protection benefit and You charge Your monthly cell phone bill to Your card for the billing cycle before the month in which the incident occurs. Eligible cell phones are the lines listed on Your most recent cellular wireless service provider's ("cell phone provider") monthly billing statement for the billing cycle prior to when the incident occurred.

What is covered?

This benefit is supplemental coverage, which means that it will reimburse You for theft of, damage to or involuntary and accidental parting of Your cell phone not otherwise covered by another insurance policy (for example: cell phone insurance programs, or employer's insurance policies).

Once all other applicable insurance has been exhausted, Cellular Telephone Protection will provide coverage up to six-hundred (\$600.00) dollars per claim after You have paid the twenty-five (\$25.00) dollar deductible, with a maximum of two (2) claims and twelve-hundred (\$1200.00) dollars per twelve (12) month period. If it is determined that, due to the theft of, damage to, or an involuntary or accidental parting of, Your cell phone requires replacement, You will receive the replacement value. If Your cell phone is repairable, You will receive an amount as determined by the diagnostic to repair the cell phone subject to the benefit maximum and deductible.

The replacement value is the lesser of Your cell phone provider's suggested retail value for the impacted device or the actual cost to replace the cell phone.

Please Note: Electronic issues, such as inability to charge, mechanical or battery failure, where there is no evidence of physical damage, are not covered under this program.

When does it apply?

Cellular Telephone Protection applies when You make Your monthly cell phone bill payment with Your card. Coverage begins the first day of the calendar month following a payment of the cell phone bill.

If You fail to make a cell phone bill payment in a particular month, Your coverage will be suspended. Coverage will resume on the first day of the calendar month after the date any future cell phone bill payment is made with the card.

If Your cell phone is stolen as a result of criminal activity, You must file a police report within forty-eight (48) hours of the event.

What is not covered?

This benefit will not provide reimbursement for the following:

- Cell phone accessories other than standard battery and/or standard antenna provided by the manufacturer
- Cell phones purchased for resale, professional, or commercial use
- Cell phones that are lost or "mysteriously disappear," meaning that the phone vanished in an unexplained manner without evidence of a wrongful act by a person or persons
- Cell phones under the care and control of a common carrier (including, but not limited to, the U.S. Postal Service, airplanes, or delivery service)
- Cell phones stolen from baggage unless hand-carried and under

Your personal supervision, or under supervision of Your traveling companion

- Cell phones which have been rented, borrowed or are part of pre-paid or "pay as you go" type plans
- Cosmetic damage to the cell phone or damage that does not impact the cell phone's capabilities and functionalities
- Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects
- Damage or theft resulting from misdelivery or voluntary parting with the cell phone
- Taxes, delivery and transportation charges, and any fees associated with the cell phone provider

How to File a Cellular Telephone Protection Claim:

1. Within ninety (90) days of the date of the damage or theft, notify the Benefit Administrator at **1-866-894-8569, or outside the U.S. call collect at 1-303-967-1096**. The Benefit Administrator will ask You some preliminary questions and send You the appropriate claim form. **Please note, if You do not notify the Benefit Administrator within ninety (90) days after the damage or theft, Your claim may be denied.**
2. **Return the completed, signed claim form and the requested documentation below within one hundred twenty (120) days of the date of the damage or theft to the address provided by the Benefit Administrator.**

For faster filing, or to learn more about Cellular Telephone Protection, visit www.cardbenefitservices.com

Please submit the following documents:

- The completed signed claim form
- A copy of Your cell phone provider's billing statement demonstrating that the entire monthly payment for the cell phone bill was made the month prior to the date of damage or theft and has been paid with the card.
- If Your cell phone provider's billing statement doesn't show payment with the card, a copy of Your card monthly billing statement that corresponds with the above cell phone monthly billing statement.
- A copy of the device summary page from Your cell phone bill or other sufficient proof of the claimed cell phone model linked to Your cell phone account. Eligible cell phones are the lines listed on Your most recent cell phone provider's monthly billing statement for the billing cycle prior to when the incident occurred.
- If the claim is due to theft or criminal action, a copy of the police report filed within **forty-eight (48) hours of the event**
- Based on the details of the claim, the Benefit Administrator may request additional verification including:
 - An itemized repair estimate from an authorized cell phone repair facility

- The damaged cell phone, for evaluation of its damage
- An itemized store receipt for the replacement cell phone
- Documentation (if available) of any other claim settlement such as Your cellular provider or manufacturer's insurance settlement (if applicable)
- Any other documentation deemed necessary, in the Benefit Administrator's sole discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the cell phone.

If the cell phone is damaged, do not discard it until the claim has been fully reviewed.

How will I be reimbursed?

Depending on the nature and circumstances of Your claim, the Benefit Administrator may choose to repair or replace Your cell phone or reimburse You for the lesser of:

- Six hundred (\$600.00) dollars in excess of the twenty-five (\$25.00) dollar deductible; or
- The current cell phone provider's suggested retail value of a similar model replacement cell phone, or the actual cost to replace it, whichever is lower (not including taxes, delivery and transportation charges or fees associated with the cell phone provider), less Your twenty-five (\$25.00) dollar deductible.
- If Your cell phone is repairable, You will receive an amount, as determined by the diagnostic, to repair the cell phone less Your twenty-five (\$25.00) dollar deductible.

Under normal circumstances, reimbursement will take place within ten (10) business days of receipt and approval of Your claim form and all necessary documents.

Additional Provisions for Cellular Telephone Protection:

- 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 cardmember 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 cardmembers 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, emails and website notifications. The benefits described in this Guide to Benefits will not apply to cardmembers 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 cardmembers, 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.

FORM #CELLPHONE - 2017 (04/17) CP-O

For more information about the benefit described in this guide, call the Benefit Administrator at 1-866-894-8569, or call collect outside the U.S. at 1-303-967-1096.



ACCOUNT AND BILLING INFORMATION

Important

Contact Barclaycard 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.

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

Benefits are provided to You, the accountholder, 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, 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

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