



PO Box 15284
Wilmington, DE 19850

Account number ending in
1163

DEWIE ERNEST WERBICKI
1005 TERRACE ST APT 1003
SEATTLE WA 98104-2415

Additional documents for your account

Included you'll find important documents for your account. See the quick reference guide below and please read all pages thoroughly. To learn more about your card's benefits and features, visit **bankofamerica.com**.

Rewards Program Rules

This provides what you need to know about the rewards program on this account.

Your Cardholder Benefits Guide

This describes the network benefits provided to you on this account.

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Alaska Airlines Visa® Program Rules

It's easy to earn Miles — simply use your Card for everyday purchases.

You are automatically enrolled in the Mileage Plan™ Program.

The following Program Rules provide what you need to know about the Card Program. Please review this document and keep it for reference. For complete details about the Mileage Plan™ Program, visit alaskaair.com.

Rewards at a glance:	
Earn	<ul style="list-style-type: none">• Earn 3 Miles for every \$1 spent on eligible Alaska Airlines Net Purchases*• Earn 1 Mile for every \$1 spent on all other Net Purchases
Redeem	<ul style="list-style-type: none">• Award Travel• Upgrades• Hotel Accommodations
Redemption	For information on redemption and redemption minimums, go to alaskaair.com
Expiration	Miles are subject to expiration**
Forfeiture	Miles are subject to forfeiture***

* See “How do I earn Miles?” for eligibility details.

** See alaskaair.com for the Terms and Conditions that address expiration.

*** See “How do I redeem my Miles?” for details.

Basic terms and definitions

Billing Cycle — The period of time between monthly bills or monthly billing statements, as defined in your Credit Card Agreement

Card — An Alaska Airlines Visa® credit card

Cardholder (also referred to as “you”) — Individual Cardholders, Joint Cardholders and authorized users, if any, with a Card account and charging privileges (excluding corporations, partnerships or other entities)

Card Program — The Alaska Airlines Visa® credit card program

Joint Cardholder — Joint owner of the Card account who shares full responsibility of account with the Primary Cardholder; does not include authorized users

Mileage Plan™ Program — The Alaska Airlines rewards program offered and administered by Alaska Airlines

Miles — Miles earned and used in the Mileage Plan™ Program

Net Purchases — The amount of purchases less any credits, returns and adjustments

Primary Cardholder — First-named Cardholder on the Card account

Program Rules — Refers to the terms and conditions in this document, which govern the Card Program; these Program Rules are separate from the terms of the Credit Card Agreement provided with your Card

Rewards — Rewards that you can receive by redeeming Miles

Site — The website where Rewards redemption terms can be found, which is at alaskaair.com

We/Us/Our — Bank of America, N.A., the administrator and issuer of the Card Program

How do I earn Miles?

- Earn 3 Miles (consisting of 2 bonus Miles and 1 base Mile) for every \$1 spent on eligible Alaska Airlines Net Purchases. \$1 = 3 Miles. Eligible Alaska Airlines Net Purchases include purchases billed by Alaska Airlines as the merchant of record and booked directly through Alaska Airlines under these Merchant Category Codes (MCCs):
 - a) Alaska Airlines tickets and cargo purchases (MCC 3256)
 - b) Alaska Airlines in-flight food and beverage purchases (MCC 5814 - ALASKA AIR IN FLIGHT)
 - c) Alaska Lounge memberships (MCC 7399 - ALASKA AIR LOUNGES MBR)
 - d) Alaska in-lounge food and beverage purchases (MCC 5812 - ALASKA AIRLINES LOUNGES)
 - e) Alaska Airlines vacation packages (MCC 4722 - ALASKA AIR VACATIONS or ALASKAIRVACATIONS)
- Eligible Alaska Airlines Vacation Packages must be booked via the Site or by calling the Alaska Airlines Vacation Packages toll free number listed on the Site. Otherwise eligible Alaska Airlines purchases made through a

third-party merchant (e.g., travel agency, online merchant) or purchases processed through a third-party payment account, mobile/wireless card reader, digital wallet not supported by Bank of America or similar technology where the technology does not support transmission of merchant information will not qualify for triple Miles. For those Net Purchases, you will earn 1 Mile for every \$1 spent.

- Earn 1 Mile for every \$1 spent on all other Net Purchases. \$1 = 1 Mile.
- There's no limit on the number of Miles that can be earned.
- Miles earnings are based on the Net Purchases charged to the Card during each Billing Cycle.
- Miles are calculated at each transaction.
- Transactions resulting in fractions of Miles will be rounded up if equal to 0.50 or more and rounded down if less than 0.50. Base Miles and bonus Miles rounding are calculated separately.
- Miles are subject to verification.
- From time to time, special promotions may feature the ability to earn bonus Miles; details will accompany the offer.
- This Card Program is not eligible for the Bank of America Preferred Rewards program.

Visit the Site to see how many Miles you've earned.

Transactions not eligible for Miles

You won't earn Miles for:

- Balance Transfers and Cash Advances, including, but not limited to, travelers checks, money orders and other cash equivalents
- Fees, interest charges and credit insurance
- Fraudulent transactions

What you need to know

- For new Cardholders, accrual of Miles may begin immediately upon processing of account opening.
- If you are an existing Cardholder and your account is converted to the Card Program, you may not be issued Miles until the first day of the Billing Cycle, beginning after you receive the Card(s).
- All Miles earned will be deposited to the Primary Cardholder's Mileage Plan™ Program account.
- Not less than once per month, eligible Miles earned through use of the Card will be electronically transmitted by Us to Alaska Airlines for credit to your Mileage Plan™ Program account.
- The monthly billing statement sent to you by Us will report the number of base and/or bonus Miles you earned during the Billing Cycle.
- Please allow four to six weeks for Miles to be credited to your account.
- You must be a member of the Mileage Plan™ Program to earn Miles. If you are not a current member of the Mileage Plan™ Program, you will automatically be enrolled upon Card approval.

How do I redeem my Miles?

Miles earned through the use of the Card are transmitted to Alaska Airlines. Earned Miles can be redeemed for Alaska Airlines award travel, upgrades and hotel accommodations. Visit the Site to learn more about Miles and rules about redemption.

What you need to know

- If a Cardholder voluntarily closes the Card, or if We close the Card, any Miles earned within the current billing period may be immediately forfeited unless specifically authorized by Us.
- If you convert your account from the Card Program to a different card or rewards program, you will not earn Miles in the statement period in which you convert.
- Miles are subject to expiration. See alaskaair.com for the Terms and Conditions that address Miles expiration.

Alaska Cardholder Benefits

Annual Companion Fare Benefit

- Primary Cardholders whose accounts are open with active charging privileges on their annual account Anniversary date will receive a Companion Fare code within the first 2 billing cycles after the Anniversary date each year, which will be credited to their Alaska Airlines Mileage Plan™ account. The code is valid for a round-trip or one-way coach Companion Fare on Alaska Airlines from \$121 (USD) (\$99 base fare plus taxes and fees, from \$22 depending on your Alaska Airlines flight itinerary) when traveling with another guest on a paid published coach airfare on the same itinerary, booked at the same time on alaskaair.com.
- Multiple stopovers not allowed.
- Primary fare and Companion Fare must be purchased with your Card.
- The Companion Fare code must be redeemed at alaskaair.com within 12 months of the date of issue. Once ticketed, travel may be completed after the expiration date of the Companion Fare code. The expiration date cannot be extended and, once your Companion Fare code has expired, it cannot be exchanged.
- If your account is closed, you are no longer eligible to receive this benefit.
- Mileage cannot be used as a form of payment, however mileage credit accrual is allowed for both guests.
- The Companion Fare code is not valid with award travel, and cannot be combined with any other airfare discounts.
- Guest is responsible for all applicable taxes, fees, surcharges and applicable checked baggage fees. Applicable taxes and fees are subject to change.
- You can view your Companion Fare terms and conditions by logging into your Mileage Plan™ account.
- The value of this Reward may constitute taxable income to you. We may issue an Internal Revenue Service Form 1099 (or other appropriate form) to you that reflects the value of such Reward. Please consult your tax advisor, as neither We, nor Our affiliates, provide tax advice.

Free Checked Bag Benefit

- Primary Cardholders of the Card who have an open account at the time of travel and up to 6 guests traveling on the same reservation may check 1 bag free of charge on qualifying reservations.
- Primary Cardholder must be an Alaska Airlines Mileage Plan™ member.
- Baggage restrictions apply. See alaskaair.com/freebagfaq for complete baggage rules.
- Payment with the Card is not required to qualify for this benefit. Offer may not be applied retroactively, and no refunds will be issued. Not applicable for guests who already receive 1 or more free checked bags.
- New Cardholders will be eligible for this benefit approximately within 2-3 weeks after opening. Cardholders upgrading from another Alaska Airlines credit card, will be eligible for this benefit approximately within 4-6 weeks after being upgraded.

20% Inflight Rebate on Food, Beverage and Wi-Fi Onboard Purchases

- You will receive a 20% rebate, in the form of a statement credit, for purchases of food, beverages, and Wi-Fi onboard Alaska and Alaska operated flights, using your Card as your method of payment. Earn the

20% rebate on all onboard Alaska food, beverage, and Wi-Fi purchases where Alaska is the merchant of record and the purchase is processed under MCCs 5814 and 4816. The statement credit will post to your Card within 7 days from transaction posting date. To qualify for the 20% rebate, your account must be open with active charging privileges at the time of the qualifying transaction. The rebate amount will appear as "ALASKA AIR IN FLIGHT PURCHASE REBATE" in the "Payment and Credits" portion of your monthly billing statement.

- Statement credits will generally be applied to your existing balance with the highest priced Annual Percentage Rate (APR).
- If you receive a statement credit, you are still responsible for paying your Minimum Payment Due shown on each monthly billing statement you receive from Us.

50% Lounge Day Pass Discount

- You will receive a 50% discount on Alaska Lounge day pass purchases made using your Card. Each pass grants one person one-time access to an Alaska Lounge location and access is subject to space availability. Bank of America is not responsible for the provision of, or failure to provide, Alaska Lounge amenities. See alaskaair.com for terms and conditions.

Alaska Airlines Mileage Plan™ Dining

- Your Card will be automatically enrolled in Alaska Airlines Mileage Plan™ Dining, a dining rewards program operated by Rewards Network Establishment Services Inc. You'll earn 1 Mile for every \$2 spent at participating restaurants. Visit mileageplan.rewardsnetwork.com/terms.htm for the complete list of participating restaurants and learn how you can earn even more Miles.

Additional Terms

Program changes

Changes to the Card Program and Program Rules may occur from time to time. When a change is made, We will notify you.

We may choose to:

- Terminate the Card Program or discontinue your participation in it for any reason. For example, We may disqualify you from earning Miles if We find that you or someone else used your account in a way that breaks the Program Rules.
- Discontinue or change the redemption options at any time.
- Discontinue or replace any Reward with a similar one of equal or greater value.
- Change any part of the Card Program, Program Rules or participating partners, Rewards or special offers.

Changes may also affect outstanding transactions and Miles, including, but not limited to:

- The earnings rate for Miles
- The minimum amount of Miles required for redemption

The Card Program is not scheduled to end on a predetermined date.

Disputes regarding Miles

- Discrepancies about Miles are not treated as Card billing disputes. Please refer to your Credit Card Agreement or the annual Your Billing Rights notice for details about billing disputes.
- For additional information on Card billing disputes, call the number listed on the back of your Card.
- All decisions regarding Miles disputes shall be final.
- Questions or disputes regarding the redemption of Miles must be directed to Alaska Airlines at 800.307.6912.

Program administration

- Bank of America, N.A. is the exclusive issuer and administrator of this Card Program.
- The Mileage Plan™ Program is offered and administered by Alaska Airlines and is not a product or program of Bank of America. All Mileage Plan™ Program terms and conditions apply. For complete Mileage Plan™ Program details, visit the Site.

General liability

The Card is separate and distinct from any accounts you may have with Bank of America, N.A. and its affiliates.

Approval of this Card account does not mean that any other account will be

established for you.

You agree to release Bank of America, Alaska Airlines, and any of their affiliates from all liability, including:

- Any injury, accident, loss, claim, expense or damages you experience in connection with the Mileage Plan™ Program. If at all, the sole extent of any liability will not exceed the actual value of the Miles.
- Any claims, expenses and legal fees arising from or related to any violation of the Program Rules by you or anyone using your Card account.
- Any typographical errors or omissions in any Card Program-related document.
- The use of any personal or other information you provide to any merchants in connection with processing your Reward.
- Delayed or lost correspondence sent by U.S. mail or any other form of delivery, including email.
- Any error, omission, interruption, deletion, defect, delay, theft, destruction or unauthorized access to, or alteration of Miles accrued and redeemed or other Card Program activities.

Accrued Miles do not constitute property of the Cardholder and therefore have no cash value, but may constitute taxable income to you, and you are responsible for any tax liability that may arise from receiving Miles. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of Miles. Please consult your tax advisor, as neither We, nor Our affiliates, provide tax advice.

All aspects of the Card Program are governed by the laws of the State of North Carolina. In states that don't allow the disclaimer of warranties or exclusion of liability, the above limitations may not apply.

Miscellaneous Terms

- Bank of America will resolve questions regarding the operation and administration of the Card.
- Terms and conditions of the Mileage Plan™ Program may change without prior notice and other restrictions may apply.
- Miles from one account under the Mileage Plan™ Program or any Card accounts issued by Us may not be combined with Miles from or transferred to another account under the Mileage Plan™ Program. Alaska Airlines has the final authority regarding the redemption of Miles.

Service marks and trademarks

Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

Visa is a registered trademark of Visa International Service Association and is used by the issuer pursuant to license from Visa, U.S.A. Inc.

Mileage Plan is a registered trademark of Alaska Airlines.

Your Cardholder Benefits Guide

Your Cardholder Benefits Guide

Effective Date: October 1, 2020

Purchase Benefits

- Purchase Security
- Warranty Manager Service

Travel Benefits

- Auto Rental Collision Damage Waiver
- Travel and Emergency Assistance Services
- Lost Luggage Reimbursement
- Roadside Dispatch® Program

Please see inside for complete details and limitations.

This Guide to Benefits describes the benefits in effect as of July 1, 2014.

These benefits and descriptions supersede any prior benefits and descriptions you may have received earlier.

Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefits.

Benefits—For Purchases

What is Purchase Security?

Benefit Information:

What is this benefit?

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

Who is eligible for this benefit?

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

Purchase Security Coverage Details:

How does this coverage work?

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

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

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

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

What types of purchases are NOT covered?

- Animals and living plants
- Antiques and collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle
- Broken items, unless damage is the result of a covered occurrence
- Computer software
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow
- Items purchased for resale, professional, or commercial use
- Items stolen from automobiles and other vehicles, or common carriers
- Items that are lost or that "mysteriously disappear," meaning that the item or item(s) vanished in an unexplained manner without evidence of a wrongful act by a person or persons
- Items under the care and control of a common carrier, which includes the U.S. Postal Service, airplanes, or delivery service
- Items including, but not limited to, jewelry and watches from baggage unless hand-carried and under your personal supervision, or the supervision of a traveling companion whom you know
- Theft or damage resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects
- Theft or damage resulting from misdelivery or voluntary parting with property
- Medical equipment
- Perishables, consumables including, but not limited to, perfumes and cosmetics, and limited-life items such as rechargeable batteries
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- 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
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments
- Used or pre-owned items

Should I keep copies of receipts or any other records?

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

Filing a Purchase Security Claim:

What do I do if my purchase is stolen or damaged?

Call the Benefit Administrator **within sixty (60) days** of the theft or damage. The Benefit Administrator will ask you for some preliminary information about the incident and send you the appropriate claim form.

If your purchase is stolen or damaged, make sure to also file a police report **within forty-eight (48) hours of the occurrence**.

Please Note: If you do not notify the Benefit Administrator within sixty (60) days of the theft or damage, your claim may be denied.

How do I file a claim?

Complete, sign and return the claim form within ninety (90) days of the incident along with the following documents:

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

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

Gift recipients of eligible items may also handle the claim process if you are able to provide all the documents and items necessary to fully substantiate the claim.

Please Note: Claim forms must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of theft or damage.

Purchase Security Reimbursement Details:

How does the reimbursement process work?

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

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

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

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

Do I have to file with my insurance company?

Yes, if you have insurance applicable to the damaged or stolen item (e.g., business owner's, homeowner's, renter's, or automobile) or if you are covered by your employer's insurance for such losses, you are required to file a claim with your own insurance company and to submit a copy of any

claim settlement from your insurance company along with your claim form. In some cases, at the option of the Benefit Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal Declarations Page may be sufficient."

*** Please Note: Purchase Security provides coverage on an "excess" coverage basis.**

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

Additional Provisions for Purchase Security:

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

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

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

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

This benefit is provided to eligible 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 cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit for eligible cardholders, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a 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.

What is Warranty Manager Service?

Benefit Information:

What is this benefit?

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

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible 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 the Benefit Administrator. 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 card.

This benefit is limited to no more than the original price of the purchased item (as shown on your 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 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 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 immediately after the failure of a covered item. **Please Note: If you do not notify the Benefit Administrator within sixty (60) days after the product failure, your claim may be denied.**

The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form. Gift recipients of eligible items are also covered by the claim process. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, or to learn more about the Warranty Manager Service benefit, visit

www.visa.com/eclaims.

What documents do I need to submit with my claim?

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

- Your 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 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 cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible 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 within six (6) months of the date of product failure.

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

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

The benefit is provided to eligible 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 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 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.

Benefits—For Travel

What is Auto Rental Collision Damage Waiver?

Benefit Information:

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 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 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; 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 eight (8) people including the driver).

For questions about a specific vehicle, call the Benefit Administrator.

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 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.

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 to report the theft or damage regardless of whether your liability has been established. 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 as proof that the entire vehicle rental was charged and paid for with your eligible 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 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.visa.com/eclaims.

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.

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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 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# BACARCDCWCONSEC 04/13

BC 900_ARCDW

What are Travel and Emergency Assistance Services?

Benefit Information:

What is this benefit?

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 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.

Is there a charge for these services?

No. Travel and Emergency Assistance Services are available to eligible 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 goods or services 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 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 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 business associates 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. The Benefit Administrator can also arrange a cash advance with your issuing bank. **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 Benefit will not apply to cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

FORM# BACTEAS 04/13

BC 500_TEAS

What is Lost Luggage Reimbursement?

Benefit Information:

Reimbursement Level: Three thousand dollars (\$3,000.00)

What is this benefit?

When You take a trip and pay for the entire cost of Common Carrier tickets with Your eligible card, You may be eligible to receive reimbursement if Your Checked Luggage or Carry-on Baggage and/or its contents are lost due to theft or misdirection by the Common Carrier.

You will be reimbursed for the difference between the "value of the amount claimed" and the Common Carrier's payment up to three thousand dollars (\$3,000.00) per trip (for New York residents, coverage is limited to two thousand dollars (\$2,000.00) per bag), provided the luggage was lost due to theft or misdirection by the Common Carrier.

Please Note: You must take all reasonable means to protect, save and/or recover Your Checked Luggage and/or Carry-on Baggage at all times.

Who is eligible for this benefit?

You are eligible if You charge a covered trip to Your valid, card issued in the United States. Only Your Checked Luggage or Carry-on Baggage is covered.

What is covered?

The value of Your Checked Luggage and Carry-on Baggage and/or its contents are covered up to three thousand dollars (\$3,000.00) maximum per trip, provided the luggage or contents are lost due to theft or misdirection by the Common Carrier.

This benefit is supplemental to and excess of any valid and collectible insurance and/or collectible reimbursement from another source. This means that Your reimbursement amount is determined by the difference between the "value of the amount claimed" and the amount of any other collectible reimbursement, such as payment from the Common Carrier. "Value of the amount claimed" is the lesser of the following three amounts: the original purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection (with appropriate deduction for depreciation), and the cost to replace the item(s).

What items or losses are NOT covered?

- Automobiles, automobile accessories and/or equipment; motorcycles, motors, bicycles (except when checked with the Common Carrier), boats, or other vehicles or conveyances
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs
- Money, securities, credit or debit cards, checks, and traveler's checks
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics, rugs and carpets, animals, cameras, sporting equipment, and household furniture
- Property shipped as freight or shipped prior to trip departure date
- Items specifically identified or described in and insured under any other insurance policy
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials
- Losses resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection)
- Business items, cellular telephones, or art objects

Definitions:

Business Items means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).

Carry-on Baggage means the baggage which You personally carry onto the Common Carrier and for

which You retain responsibility.

Checked Luggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

Common Carrier means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines.

Eligible Person means a cardholder who pays for the specific occasions covered by using the eligible card.

Immediate Family Member means Your spouse or legal dependent children under age eighteen (18) [under age twenty-five (25) if enrolled as a full-time student at an accredited institution].

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

Filing a Lost Luggage Reimbursement Claim:

What do I do if my luggage or its contents are lost or stolen?

Immediately notify the Common Carrier to begin their claims process.

Call the Benefit Administrator. Notification to the Benefit Administrator must be made **within twenty (20) days** from the date the luggage was lost or stolen. The Benefit Administrator will answer any questions You may have and send You a special claim form.

Please Note: If You do not notify the Benefit Administrator within twenty (20) days of the date the luggage was lost or stolen, Your claim may be denied.

How do I file a claim?

Complete the claim form You receive from the Benefit Administrator. Mail the following items **within ninety (90) days from the date the luggage was lost or stolen** to the address provided:

- The completed claim form
- A copy of Your card statement, charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for with Your eligible card
- Proof of ticketing by the Common Carrier, including, but not limited to, itinerary, boarding pass, or used ticket stub
- A copy of the check, settlement, denial, or explanation of coverage issued by the Common Carrier together with a copy of the Common Carrier's completed claim form, a list of the items lost and their value, and a copy of the luggage claim check (if applicable)
- A copy of Your 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 loss or theft

Do I have to file a claim with my insurance company?

Yes. If You have personal insurance (i.e., homeowner's, renter's, or other insurance applicable to the lost or stolen luggage or contents), You are required to file a claim with Your insurance company and submit a copy of any claim settlement along with Your completed claim form.

If the claim amount is within Your personal insurance deductible, the Benefit Administrator may, at its discretion, deem a copy of Your personal insurance Declarations Page to be sufficient.

Transference of Claims:

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

Additional Provisions for Lost Luggage Reimbursement:

Lost Luggage Reimbursement is supplemental to and excess of any other valid and collectible avenue of recovery that is available to You, the eligible cardholder. The Benefit Administrator will refund the excess amount once all other reimbursement has been exhausted up to the limit of liability.

This benefit is available only to You, the eligible cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss to property protected by this benefit. This provision will not be applied unreasonably to avoid claims.

If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and Your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to 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 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 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# BACLL3K 04/13

BC 600_LL

What is the Roadside Dispatch® Program?

For roadside assistance, call 1.800.847.2869.

What is Roadside Dispatch?

Roadside Dispatch® is a pay-per-use roadside assistance program provided expressly for Visa Cardholders. The program provides you with security and convenience for your travels.

No membership required or pre-enrollment is required. No annual dues. No limit on usage.

For a set price per service call, the program provides:

- Standard Towing – Up to 5 miles included¹
- Tire Changing – must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery – up to 5 gallons (plus the cost of fuel)
- Standard Winching

Roadside Dispatch will ask you where you are, what the problem is, and while we remain on the phone, we will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – we will advise you to hang up and dial 911. If you are not able to dial 911, we will call the non-emergency police number in your area, and will remain on the phone with you at your request until the police arrive.)

You have the convenience of one toll-free phone and you may save money because our rates are pre-negotiated.

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier.

No membership or pre-enrollment is required. Just call us toll free when you need us.

1.800.847.2869 — it's that easy!

Note: Customers must pay service provider for mileage over five miles. A secondary unit being towed

behind is not included but can be accommodated for an additional fee.
Standard Winching applies within 100 feet of paved or county maintained road only. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice.
Program void where prohibited.

¹Any vehicle with wheels is covered under the program as long as it can be classified as "Light Duty". "Light Duty" vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered "Medium Duty" or "Heavy Duty" and are NOT covered under this program.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor your financial institution shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor your financial institution provides any assurances as to the ability of the Service Provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. Services provided by United States Auto Club, Motoring Division, Inc.

FORM# BACRD 03/17
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For benefit questions, call 800.592.4089 or if you are outside of the U.S., call collect at 804.673.1468.

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