



# Guide to Benefits

Important information about your  
travel and purchase protection benefits

Visa Platinum<sup>®</sup> and Visa Signature<sup>®</sup>

For questions,  
call **1-888-870-4004**

*Effective 06/09/19*

BGC10784

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Your Guide to Benefits describes the benefit that is in effect as of 06/09/19. Information in this guide takes the place of any prior benefit and benefit description you may have previously received. Your effective date of eligibility is determined by Chase.

Please keep the guide with your account information for future reference and call the Benefit Administrator if you have any questions before taking advantage of the benefit.

# Auto Rental Collision Damage Waiver

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The Auto Rental Collision Damage Waiver benefit provides reimbursement for damages caused by theft or collision up to the Actual Cash Value of most rented cars. Within your country of residence, Auto Rental Collision Damage Waiver is secondary coverage which means it supplements, and applies in excess of, any valid and collectible insurance or reimbursement from any source. The Auto Rental Collision Damage Waiver covers theft, damage, valid loss-of-use charges imposed and substantiated by the auto rental company, administrative fees, and reasonable and customary towing charges (due to a covered theft or damage) to the nearest qualified repair facility. The Auto Rental Collision Damage Waiver covers no other type of loss. For example, in the event of a collision involving Your Rental Vehicle, damage to any other driver's car, the injury of anyone, or damage to anything is not covered. Rental periods up to **thirty-one (31) consecutive days** are covered.

You are covered when Your name is embossed on an eligible card issued in the United States, and You use Your credit card Account and/or rewards programs associated with Your Account to initiate and complete Your entire car rental transaction. Only You, as the primary renter of the vehicle, and any additional drivers permitted by the Rental Car Agreement are covered.

## How Does the Auto Rental Collision Damage Waiver Work with Other Insurance?

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

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

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

## How Do You Use the Auto Rental Collision Damage Waiver?

1. Use Your Account to initiate and complete Your entire car rental transaction.
2. During this transaction, review the Rental Car Agreement and **decline** the rental company's collision damage waiver (CDW/LDW) option or a similar provision. **Accepting this coverage will cancel out Your benefit.** If the rental company insists that You purchase their insurance or collision damage waiver, call the Benefit Administrator for assistance.

***Before driving out of the lot, check the rental car for any prior damage and bring any damage You identify to the attention of the rental car company.***

This benefit is in effect during the time the rental car is in Your (or an authorized driver's) control, and terminates when the rental company reassumes control of their vehicle.

This benefit is available in the United States and most foreign countries. Coverage is not available where precluded by law, or where it's in violation of the territory terms of the auto rental agreement, or when prohibited by individual merchants. If you have questions about where coverage applies, contact the Benefit Administrator before You travel.

## What Vehicles Are Not Covered?

Certain vehicles are not covered by this benefit, including: high value motor vehicles, exotic and antique cars (cars over twenty (20) years old or that have not been manufactured for ten (10) years or more), cargo vans, vehicles with open cargo beds, trucks, motorcycles, mopeds, motorbikes, limousines, recreational vehicles, and passenger vans with seating for more than nine (9) people, including the driver (passenger vans with seating for nine (9) or less, including the driver, are covered).

- Examples of high value motor vehicles or exotic car brands not covered are Alfa Romeo, Aston Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce, and Tesla; *However, selected models of Audi, BMW, Mercedes-Benz, Cadillac, Infiniti, Land Rover, Lexus, Lincoln, and Range Rover are covered.*

***Wondering if coverage applies to a specific type of vehicle? Contact the Benefit Administrator.***

## What's Not Covered?

The Auto Rental Collision Damage Waiver benefit does not apply to:

- Any obligation You assume under any agreement (other than the deductible on Your personal auto policy)
- Any violation of the auto rental agreement or this benefit
- Injury of anyone, including you, or damage to anything, inside or outside the Rental Vehicle
- Loss or theft of personal belongings
- Personal liability
- Expenses assumed, waived or paid by the auto rental company or its insurer
- The cost of any insurance or collision damage waiver offered by or purchased through the auto rental company
- Depreciation of the Rental Vehicle caused by the incident including, but not limited to, "diminished value"
- Expenses reimbursable by Your insurer, employer, or employer's insurance
- Theft or damage due to intentional acts or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband, or illegal activities
- Wear and tear, gradual deterioration, or mechanical breakdown
- Items not installed by the original manufacturer

- Damage due to off-road operation of the Rental Vehicle
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)
- Confiscation by authorities
- Vehicles that do not meet the definition of covered vehicles
- Rental periods that either exceed or are intended to exceed thirty-one (31) days
- Leases and mini leases
- Theft or damage resulting from the authorized driver's and/or cardholder's lack of reasonable care in protecting the Rental Vehicle before and/or after damage or theft occurs (for example, leaving the car running and unattended)
- Theft or damage reported more than sixty (60) days\* after the date of the incident
- Theft or damage for which a claim form has not been received within one hundred (100) days\* from the date of the incident
- Theft or damage for which all required documentation has not been received within three hundred sixty-five (365) days after the date of the incident

**\*Not applicable to residents in certain states**

## How Do You File a Claim?

It is Your responsibility as a cardholder to make every effort to protect Your Rental Vehicle from damage or theft. If You have an accident or Your Rental Vehicle has been stolen, follow these steps to file Your claim:

1. At the time of the theft or damage, or when You return the Rental Vehicle, request the following documents from Your car rental company:
  - Copy of the accident report form
  - Copy of the initial and final auto rental agreements (front and back)
  - Copy of the repair estimate and itemized repair bill
  - Two (2) photographs of the damaged vehicle, if available
  - Police report, if obtainable
  - Copy of the demand letter indicating the costs You are responsible for and any amounts that have been paid toward the claim
2. Call the Benefit Administrator to report the theft or damage, regardless of who is at fault and whether Your liability has been established, as soon as possible but no later than **sixty (60) days from the date of the incident**. Any claim containing charges that would not have been included if notification occurred before the expenses were incurred may be declined, so it is important to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation.
3. Submit the documents listed above along with the following documents to the Benefit Administrator:
  - Completed and signed Auto Rental Collision Damage Waiver claim form **postmarked within one hundred (100) days\* of the theft or damage date**, even if all other required documentation is not yet available, **or Your claim may be denied**

- Credit card Account statement (showing the last four (4) digits of the Account number) reflecting the charge for the rental transaction
- 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
- If You have no other applicable insurance or reimbursement, please provide a statement to that effect
- Copy of Your primary insurance policy's Declarations Page (if applicable) to confirm Your deductible; this is the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles
- Any other documentation required by the Benefit Administrator to substantiate the claim

**\*Not applicable to residents in certain states**

***All documents must be postmarked within three hundred sixty-five (365) days of the theft or damage date, or Your claim may be denied.***

***Filing online is faster: visit [www.eclaimslines.com](http://www.eclaimslines.com)***

## Transference of Claims

After Your claim is paid, Your rights and remedies against any party in regard to the theft or damage is transferred to the Benefit Administrator, to the extent of the cost of payment made to You. You must give the Benefit Administrator all assistance reasonably required to secure all rights and remedies.

## Definitions

**Account** - Your credit card Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates

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

**Eligible Person** - a cardholder who pays for their auto rental by using their eligible Account

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

**Rental Vehicle** - a land motor vehicle with four (4) or more wheels which the eligible renter has rented for the period of time shown on the Rental Car Agreement and is not identified as a non-covered vehicle herein

**You or Your** - the Eligible Person

## Additional Provisions

- This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Indemnity Insurance Company of North America ("Provider"). Coverage may not be available in all states or certain terms may be different where required by state law.

- 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 **three (3) 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.
- Please see “General Provisions” section at the end of this document.

FORM #ARCDW CONSEC (02/19)

## Baggage Delay

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The Baggage Delay benefit provides reimbursement for the emergency purchase of essential items, such as toiletries, clothing, and chargers for electronic devices (limit one per device), when Your Baggage is delayed while on an eligible Trip. The maximum benefit is **one hundred (\$100.00) dollars** per day up to a maximum of five (5) days. The Baggage Delay benefit applies if Your Baggage is delayed or misdirected for more than six (6) hours and for each additional twenty-four (24) hour period Your baggage is delayed after the initial six (6) hours for a maximum of five (5) days.

You and Your Immediate Family Members are covered when Your name is embossed on an eligible card issued in the United States, and You charge all or a portion of the fare to Your credit card Account and/or Rewards programs associated with Your Account. Immediate Family Member means an individual with any of the following relationships to the Insured Person: Spouse, and parents thereof; sons and daughters, including adopted children and stepchildren; parents, including stepparents; brothers and sisters; grandparents and grandchildren; aunts or uncles; nieces or nephews; and Domestic Partner and parents thereof, including Domestic Partners and spouses of any individual of this definition. Immediate Family Member also includes legal guardians or wards. Immediate Family Members do not need to be traveling with the Cardholder for benefits to apply.

Benefits begin on the Scheduled Departure Date and end on the Scheduled Return Date. In the event the Scheduled Departure Date and/or the Scheduled Return Date are delayed, or the point and time of departure and/or point and time of return are changed because of circumstances over which You nor the Travel Supplier have control, the term of coverage will automatically adjust in accordance with the change.

If You charge multiple Common Carrier fares on Your Account for Yourself and Your Immediate Family Members, each Insured Person is eligible to receive the benefit.

***Trips must occur while the insurance is in-force to be eligible for this benefit.***

Please Pay Special Attention to These Conditions of the Baggage Delay Benefit:

- Baggage Delay must be reported to the Travel Supplier to be eligible for this benefit.
- Coverage will not be provided if Your Account is closed before the Baggage Delay occurs. In no event will Your cancellation of Your Account invalidate or reduce any otherwise valid claim that has already been submitted.

***This benefit is payable on an excess basis over and above any amount due from any other valid or collectible insurance or any other form of reimbursement payable by those responsible for the loss.***

## What's Not Covered?

The Baggage Delay benefit does not apply to:

- Hearing aids
- Artificial teeth, dental bridges or prosthetic devices
- Tickets, documents, money, securities, checks, travelers checks and valuable papers
- Business samples
- Jewelry and watches
- Cameras, video recorders and other electronic equipment
- Recreational equipment
- Any loss caused by or resulting from, directly or indirectly: War, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss; War does not include terrorism

## How Do You File a Claim?

Follow these steps to file Your claim:

1. Immediately notify the Common Carrier to begin the Common Carrier's claim process. ***You will need to provide proof that You submitted a report to the Common Carrier, so be sure to keep a copy of the report for Your records.***
2. Call the Benefit Administrator within **twenty (20) days of the date Your baggage was delayed or as soon as reasonably possible.**
3. Answer a few questions, so the Benefit Administrator can send You the right claim forms and let You know what other documentation is needed.
4. Return the completed and signed claim form and requested documentation to the Benefit Administrator within **ninety (90) days** or as soon as reasonably possible (but no later than **one (1) year** after the **ninety (90) day** deadline).

***Filing online is faster: visit [www.eclaimslines.com](http://www.eclaimslines.com)***

## What Documents Will You Need to Provide?

The Benefit Administrator will provide the details, but generally You should be prepared to send:

- Completed and signed claim form
- Travel itinerary
- Copies of the notification and reporting filed with the Common Carrier or Cruise Line and all related correspondence
- Credit card Account statement (showing the last four (4) digits of the Account number) reflecting the charge for the Common Carrier or Cruise Line fare
- Copy of the settlement or denial from the Common Carrier or Cruise Line

- Copies of receipts for the purchase of essential items over **twenty-five (\$25.00) dollars**
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

## Definitions

**Account** - Your credit card Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates

**Baggage** - suitcases and the containers specifically designated for carrying personal property and the personal property contained therein

**Baggage Delay** - a delay or misdirection of an Insured Person's Baggage by a Common Carrier for more than six (6) hours from the time he or she arrives at the destination as shown on the Insured Person's ticket

**Cardholder** - an individual to whom a credit card has been issued by JPMorgan Chase Bank, N.A. and/or its affiliates

**Common Carrier** - any commercially licensed motorized land, water or air Conveyance, operated by an organization organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract; Common Carrier does not include Cruise Lines

**Company** - Federal Insurance Company

**Conveyance** - any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction

**Covered Person** - You, as the Insured Person, and Your Immediate Family Members

**Cruise Line** - a company that maintains a fleet of cruise ships and markets cruises to the public

**Domestic Partner** - a person designated by You who is registered as a Domestic Partner or legal equivalent under the laws of the governing jurisdiction or who is at least eighteen (18) years of age and competent to enter into a contract; is not related to You by blood; has exclusively lived with You for at least twelve (12) consecutive months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with You at least two (2) of the following financial arrangements: a joint mortgage or lease, a joint bank Account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card Account with a financial institution; neither the Covered Person nor the Domestic Partner can be married to, nor in a civil union with, anyone else

**Insured Person** - the Cardholder

**Recreational Equipment** - any equipment that is used to engage in a particular sport, hobby, game, excursion, or other recreational activity; and for which the Covered Person has the requisite license or permit to own or operate if a license or permit is required

**Rewards** - points, miles, cash Rewards, or any other type of redeemable Rewards as well as any redeposit fees charged by a Rewards administrator, provided that all Rewards have been accumulated through use of a JPMorgan Chase Bank N.A. and/or its affiliates sponsored Rewards program

**Scheduled Departure Date** - the date on which the Covered Person is originally scheduled to leave on the Trip

**Scheduled Return Date** - the date on which the Covered Person is originally scheduled to return to the point of origin or to a different final destination

**Spouse** - the Covered Person's husband or wife who is recognized as such by the laws of the jurisdiction in which the Covered Person resides; Spouse includes Domestic Partners or Covered Persons joined by Civil Unions where applicable by law

**Travel Supplier** - a Cruise Line, or airline, or railroad or other Common Carrier

**Trip** - travel booked through a Travel Supplier when some portion of the fare for such transportation has been charged to Your Account or has been paid for with redeemable Rewards that were accumulated from a Rewards program sponsored by JPMorgan Chase Bank N.A. and/or its affiliates; Trip must occur while the insurance is in-force

**You or Your** - the Covered Person

**We, Us and Our** - Federal Insurance Company

## Additional Provisions

- We have a right to examine under oath, as often as We may reasonably require, the Covered Person or the Covered Person's authorized representative, if applicable. We may also require the Covered Person or the Covered Person's authorized representative, if applicable, to provide a signed description of the circumstances surrounding the loss and their interest in the loss. The Covered Person or the Covered Person's authorized representative, if applicable, will also produce all records and documents requested by Us and will permit Us to make copies of such records or documents.
- In the event of a claim under this policy, the Covered Person or his or her authorized representative must fully cooperate with Us in Our handling of the claim, including, but not limited to, the timely submission of all reports that We may require. If We are sued in connection with a claim under this policy, then the Covered Person or his or her authorized representative must fully cooperate with Us in the handling of such suit. The Covered Person must not, except at their own expense, voluntarily make any payment or assume any obligation in connection with any suit without Our prior written consent.
- 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 **three (3) 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.
- We will not use any statements, except fraudulent misstatements, made by the Covered Person to void the insurance or reduce benefits payable under this policy, or to otherwise contest the validity of this policy, unless such statements are contained in a written document signed by the Covered Person. If We rely on such statements for this purpose, then We will provide a copy of the written document to the Covered Person, as appropriate.
- This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law.
- Please see "General Provisions" section at the end of this document.

FORM #BAGDELAY CON (02/19)

## Extended Warranty Protection

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Extended Warranty Protection extends the time period of warranty coverage by one (1) additional year on original eligible warranties of three (3) years or less. Coverage is limited to the original price of the purchased item (as shown on Your itemized sales receipt), less shipping and handling fees, up to a maximum of **ten thousand (\$10,000.00) dollars** per claim and a maximum of **fifty thousand (\$50,000.00) dollars** per Account. The benefit applies to purchases made both inside and outside the U.S. The eligible item must have a valid original manufacturer's U.S. repair warranty of three (3) years or less, a store-purchased dealer warranty, or an assembler warranty. Eligible items given as gifts can also be covered.

You are eligible for this benefit when Your name is embossed on an eligible card issued in the United States, and You charge all or a portion of the cost of an eligible item to Your credit card Account and/or rewards programs associated with Your Account.

***If You received or purchased any other applicable extended warranty when You purchased Your item, this benefit will be supplemental to and in excess of that coverage.***

### How Do You Register a Purchase for Warranty Registration?

When You purchase an eligible item that carries a manufacturer's warranty, You have the option to register Your purchase by calling the Benefit Administrator or by going online to register Your purchase at **[www.cardbenefitservices.com](http://www.cardbenefitservices.com)**. The Benefit Administrator will tell You where to send copies of Your item's sales receipt and warranty information, so they can be kept on file should You need them. While registration is not required for Extended Warranty Protection, You are encouraged to consider registration to help You take full advantage of Your warranties.

If You choose not to register Your item, be sure to keep Your Chase credit card statement (showing the last four (4) digits of the Account number) reflecting the purchase, the itemized sales receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty You received or purchased when You bought Your item. These documents will be required to verify Your claim.

### How Does Extended Warranty Protection Work?

Our benefit extends the time period of warranty coverage by one (1) additional year on original eligible warranties of three (3) years or less. For example, a manufacturer's warranty of three (3) months would be provided with an additional twelve (12) months of coverage for a combined total of fifteen (15) months of coverage. If the manufacturer's warranty is for three years (3), it would be extended one (1) additional year for a combined total of four (4) years.

### What's Not Covered?

The Extended Warranty Protection benefit does not cover the following purchases:

- 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
- Rented or leased items
- Computer software
- Medical equipment
- Used or pre-owned items (a refurbished item will be covered as long as it has a warranty with it and would not be considered used or pre-owned)

## How Do You File a Claim?

Follow these steps to file Your claim:

1. Contact the Benefit Administrator immediately after the failure of Your covered item. **Please note that if You do not notify the Benefit Administrator within ninety (90) days of product failure, Your claim may be denied.** Gift recipients of eligible items are also covered, but they must provide all the documents needed to substantiate their claim.
2. The Benefit Administrator will ask You some preliminary questions, direct You to the appropriate repair facility, and send You the claim form.
3. Return the completed and signed claim form and requested documentation to the Benefit Administrator, and submit it within **one hundred twenty (120) days of the product failure along with the required documents.**

*Filing online is faster: visit [www.cardbenefitservices.com](http://www.cardbenefitservices.com)*

## What Documents Will You Need to Provide?

The Benefit Administrator will provide the details, but generally You should be prepared to send:

- Completed and signed claim form
- Chase credit card statement (showing the last four (4) digits of the Account number) demonstrating that the purchase was made on Your Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points, or any other payment method utilized
- Copy of the itemized sales receipt
- Copy of the original manufacturer's written U.S. warranty, and any other applicable warranty
- Description of the item, its serial number, and any other documentation deemed necessary to substantiate Your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts)
- Original repair estimate or repair bill, indicating cause of failure
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

## How Will You Be Reimbursed?

If You have substantiated Your claim and met the terms and conditions of the benefit, Your item will be replaced or repaired at the Benefit Administrator's discretion for no more than the original purchase price of the covered item as recorded on Your credit card receipt, less shipping and handling fees, up to a maximum

of **ten thousand (\$10,000.00) dollars** per claim and a maximum of **fifty thousand (\$50,000.00) dollars** per Account. You will be reimbursed up to the amount charged to Your Account or the program limit, whichever is less. Any purchases made using rewards points associated with the Account are eligible for this benefit, and You will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less.

If Your item is to be repaired, You may go to an authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.

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

## Definitions

**Account** - Your credit card Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates

**Eligible Person** - a cardholder who pays for their purchase by using their eligible Account and/or rewards programs associated with their covered Account

**You or Your** - the Eligible Person

## Additional Provisions

- This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Indemnity Insurance Company of North America ("Provider"). Coverage may not be available in all states or certain terms may be different where required by state law.
- 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 **three (3) 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.
- Please see "General Provisions" section at the end of this document.

FORM #EWP CON 10K/50K/3YR (02/19)

## Lost Luggage

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The Lost Luggage benefit provides reimbursement for the difference between the actual cash value (replacement cost less depreciation) and any reimbursement provided by the Common Carrier for the costs you incur to repair or replace Your Checked Baggage, Carry-on Baggage, and/or personal property contained within due to loss, damage, or theft occurring during a Trip.

Your Checked and Carry-on Baggage each have a maximum benefit up to **three thousand (\$3,000.00) dollars** per Covered Person per Trip. Both include a sub-limit up to **five hundred (\$500.00) dollars** for jewelry and watches and a sub-limit up to **five hundred (\$500.00) dollars** for cameras and other electronic equipment per Covered Person per Trip. The benefit amounts for jewelry, watches, cameras, video recorders,

and other electronic equipment are part of and not in addition to the maximum benefit amount. Payment of these benefit amounts reduces and does not increase the maximum benefit.

***Items inadvertently left behind on the Common Carrier by the Insured Person are not considered lost or stolen.***

You and Your Immediate Family Members are covered when Your name is embossed on an eligible card issued in the United States, and You charge all or a portion of the fare to Your credit card Account and/or Rewards programs associated with Your Account. Immediate Family Member means an individual with any of the following relationships to the Insured Person: Spouse, and parents thereof; sons and daughters, including adopted children and stepchildren; parents, including stepparents; brothers and sisters; grandparents and grandchildren; aunts or uncles; nieces or nephews; and Domestic Partner and parents thereof, including Domestic Partners and spouses of any individual of this definition. Immediate Family Member also includes legal guardians or wards. Immediate Family Members do not need to be traveling with the Cardholder for benefits to apply.

Benefits begin on the trip's Scheduled Departure Date and end on the Scheduled Return Date. In the event the Scheduled Departure Date and/or the Scheduled Return Date are delayed, or the point and time of departure and/or point and time of return are changed because of circumstances over which You nor the Travel Supplier have control, the term of coverage shall be automatically adjusted in accordance with this change. In order for benefits to apply, the loss must occur during the policy period.

If You charge multiple Common Carrier fares on Your Account for Yourself and Your Immediate Family Members, each Insured Person is eligible to receive the benefit.

### **Please Pay Special Attention to These Conditions of the Lost Luggage Benefit:**

- If Your **Checked Baggage** is lost, stolen, or damaged by the Common Carrier or Cruise Line, the loss must be reported to the Common Carrier or Cruise Line within the Common Carrier's or Cruise Line's required timeframe for notification to be eligible for this benefit.
- If Your **Carry-On Baggage** is lost, stolen, or damaged by the Common Carrier or Cruise Line, it must be reported to the Common Carrier or Cruise Line as soon as You exit the Conveyance.
- This benefit does not apply to any loss caused by or resulting from, directly or indirectly: War, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. War does not include terrorism.

***This benefit is payable on an excess basis over and above any amount due from any other valid or collectible insurance or any other form of reimbursement payable by those responsible for the loss.***

## What's Not Covered?

The Lost Luggage benefit does not apply to loss or theft of the following:

- Items that have been removed from Carry-On Baggage by the Covered Person and inadvertently left behind on the Common Carrier or Cruise Line
- Documents or valuable papers
- Money
- Securities
- Tickets
- Checks
- Travelers' checks
- Furs

## How Do You File a Claim?

Follow these steps to file Your claim:

1. Immediately notify the Common Carrier or Cruise Line to begin their claims process. ***You will need to provide proof that You submitted a report to the Common Carrier, so please keep a copy of the report for Your records.***
2. Call the Benefit Administrator within **twenty (20) days of the date Your baggage was lost, damaged, or stolen or as soon as reasonably possible.**
3. The Benefit Administrator will ask You a few questions, let You know what other documentation is needed, and send You a claim form within **fifteen (15) days.**
4. Return the completed and signed claim form and requested documentation to the Benefit Administrator within **ninety (90) days.**

***Filing online is faster: visit [www.eclaimslines.com](http://www.eclaimslines.com)***

## What Documents Will You Need to Provide?

The Benefit Administrator will provide the details, but generally You should be prepared to send:

- Completed and signed claim form
- Travel itinerary
- Credit card Account statement (showing the last four (4) digits of the Account number) reflecting the charge for the Common Carrier or Cruise Line fare
- Written confirmation that the claim was filed with the Common Carrier or Cruise Line
- Copy of the settlement or denial from the Common Carrier or Cruise Line
- Copies of receipts for the purchase of replacement items over **twenty-five (\$25.00) dollars**
- Copies of original receipts
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

## Definitions

**Account** - Your credit card Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates

**Cardholder** – an individual to whom a credit card has been issued by JPMorgan Chase Bank, N.A. and/or its affiliates

**Common Carrier** –any commercially licensed motorized land, water or air Conveyance, operated by an organization organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract; Common Carrier does not include Cruise Lines

**Company** – Federal Insurance Company

**Conveyance** – any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction

**Covered Person** – You, as the Insured Person, and Your Immediate Family Members

**Cruise Line** – a company that maintains a fleet of cruise ships and markets cruises to the public

**Domestic Partner** – a person designated by You who is registered as a Domestic Partner or legal equivalent under the laws of the governing jurisdiction or who is at least eighteen (18) years of age and competent to enter into a contract; is not related to You by blood; has exclusively lived with You for at least twelve (12) consecutive months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with You at least two (2) of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution; neither a Covered Person nor the Domestic Partner can be married to, nor in a civil union with, anyone else

**Insured Person** – the Cardholder

**Rewards** – points, miles, cash rewards, or any other type of redeemable Rewards as well as any redeposit fees charged by a Rewards administrator, provided that all Rewards have been accumulated through use of a JPMorgan Chase Bank, N.A. and/or its affiliates sponsored Rewards program

**Scheduled Departure Date** – the date on which the Covered Person is originally scheduled to leave on the Trip

**Scheduled Return Date** – the date on which the Covered Person is originally scheduled to return to the point of origin or to a different final destination

**Spouse** – the Covered Person's husband or wife who is recognized as such by the laws of the jurisdiction in which the Covered Person resides; Spouse includes Domestic Partners or Covered Persons joined by Civil Unions where applicable by law

**Travel Supplier** – a Cruise Line, or airline, or railroad or other Common Carrier

**Trip** – travel booked through a Travel Supplier when some portion of the fare for such transportation has been charged to Your Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates or has been paid for with redeemable Rewards that were accumulated from a Rewards program sponsored by JPMorgan Chase Bank, N.A. and/or its affiliates; Trip must occur while the insurance is in-force

**You or Your** – the Covered Person

**We, Us and Our** - Federal Insurance Company

## Additional Provisions

- We have a right to examine under oath, as often as We may reasonably require, the Covered Person or the Covered Person's authorized representative, if applicable. We may also require the Covered Person or the Covered Person's authorized representative, if applicable, to provide a signed description of the circumstances surrounding the loss and their interest in the loss. The Covered Person or the Covered Person's authorized representative, if applicable, will also produce all records and documents requested by Us and will permit Us to make copies of such records or documents.
- In the event of a claim under this policy, the Covered Person or his or her authorized representative must fully cooperate with Us in Our handling of the claim, including, but not limited to, the timely submission of all reports that We may require. If We are sued in connection with a claim under this policy, then the Covered Person or his or her authorized representative must fully cooperate with Us in the handling of such suit. The Covered Person must not, except at their own expense, voluntarily make any payment or assume any obligation in connection with any suit without Our prior written consent.
- 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 **three (3) 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.
- We will not use any statements, except fraudulent misstatements, made by the Covered Person to void the insurance or reduce benefits payable under this policy, or to otherwise contest the validity of this policy, unless such statements are contained in a written document signed by the Covered Person. If We rely on such statements for this purpose, then We will provide a copy of the written document to the Covered Person, as appropriate.
- This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law.
- Please see "General Provisions" section at the end of this document.

FORM #LOSTLUG CON (02/19)

## Purchase Protection

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Purchase Protection protects against theft of, damage to, or involuntary and accidental parting with new retail purchases within **one hundred twenty (120) days** from the date of purchase. Involuntary and accidental parting with property means the unintended separation from an item of personal property when its location is known, but recovery is impractical to complete. At the Benefit Administrator's discretion, this benefit replaces or repairs the item or reimburses You up to the total purchase price of Your item for a maximum of **five hundred (\$500.00) dollars** per claim and **fifty thousand (\$50,000.00) dollars** per Account.

You are eligible for this benefit when Your name is embossed on an eligible card issued in the United States, and You charge all or a portion of the cost of the item to Your credit card Account and/or rewards programs associated with Your Account.

***Your maximum recovery under the Purchase Protection benefit is the purchase price of the item as recorded on the eligible card receipt, not to exceed the coverage limit.***

## What is Covered?

- Eligible items of personal property purchased with Your Account and/or rewards programs associated with Your Account
- Eligible purchases made outside the United States when purchased with Your Account and/or rewards program associated with Your Account
- Gifts purchased for friends and family members if purchased with Your Account and/or rewards programs associated with Your Account
- The outstanding deductible portion of Your other applicable insurance or indemnity for eligible claims

## What's Not Covered?

The Purchase Protection benefit does not cover the following purchases:

- Animals and living plants
- Antiques or collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items towable by or attachable to any motorized vehicle
- Computer software
- Items purchased for resale, professional, or commercial use
- Items that are lost, or that "mysteriously disappear," meaning they vanished in an unexplained manner, with no evidence of wrongdoing by one person
- Items under the control and care of a common carrier, including the U.S. Postal Service, airplanes, or a delivery service
- Items in Your baggage on a common carrier unless hand carried or under Your supervision or that of a companion You know, including but not limited to, jewelry, and watches
- Theft or damage stemming from abuse, fraud, hostilities (war, invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal); normal wear and tear; flood, earthquake, radioactive contamination; damage from inherent product defects
- Theft or damage from mis-delivery, or voluntarily parting with property
- Medical equipment
- Perishable or consumable items, including but not limited to, cosmetics, perfumes and rechargeable batteries
- Traveler's checks, cash, tickets, credit or debit cards, among other negotiable purchased instruments
- Items used or pre-owned (refurbished items will not be considered used or pre-owned if accompanied by a warranty)

## Please Pay Special Attention to These Conditions of Purchase Protection:

- If Your loss involves a portion of a pair or set, You will only be reimbursed for the stolen or damaged item, not the total value of the pair or set. This does not apply to items normally sold as pairs or sets that are not replaceable by purchasing one piece of the pair or set. In this case, before the claim can be finalized, the individual item must be returned to the Benefit Administrator.
- If You have insurance (homeowner's, renter's, car, employer, or any other), You are required to file a claim with Your insurance company and to submit a copy of any claim settlement from Your insurance company along with Your claim form. Purchase Protection provides coverage on an "excess" coverage basis, meaning it does not duplicate coverage but pays for a loss only after valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies) has been exhausted. At that point, Purchase Protection will cover the loss up to the amount charged to Your Account, subject to the terms, exclusions, and limits of liability of the benefit.

## How Do You File a Claim?

Follow these steps to file Your claim:

1. Call the Benefit Administrator within **ninety (90) days of the damage, theft, or involuntary and accidental parting. Please note that if You do not notify the Benefit Administrator within ninety (90) days of product failure, Your claim may be denied.** Gift recipients may file their own claims if they have the necessary substantiating documents.
2. Answer a few questions, so the Benefit Administrator can send You the right claim forms and let You know what other documentation is needed.
3. Return the completed and signed claim form and requested documentation to the Benefit Administrator within **one hundred twenty (120) days of the damage, theft, or involuntary and accidental parting.**

***Filing online is faster: visit [www.eclaimslines.com](http://www.eclaimslines.com)***

## What Documents Will You Need to Provide?

Be sure to include all information regarding Your claim, including the time, place, cause and the amount to either replace or repair the item. The Benefit Administrator will provide the details, but generally You should be prepared to send:

- Completed and signed claim form
- Credit card Account statement (showing the last four (4) digits of the Account number) demonstrating that the purchase was made on Your Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points, or any other payment method utilized
- Copy of the itemized store receipt demonstrating that the purchase was made on Your Account
- Copy of the documentation of any other settlement of the loss (if applicable)
- If the item is repairable, the estimate of repair or a copy of the paid receipt/invoice for the repairs, indicating the type of damage to the claimed item (if applicable)

- Copy of the police report (**made within forty-eight (48) hours of the occurrence in the case of theft**), fire report or incident report to substantiate the loss; if the loss was not reported, please provide a replacement receipt or other sufficient proof of loss deemed eligible solely by Your Benefits Administrator (if applicable)
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

In some cases of damage, You will be asked to send the damaged item, **at Your expense**, along with Your claim in order to substantiate the claim, so make sure to keep the damaged item in Your possession.

## How Will You Be Reimbursed?

Once You have met the conditions of this benefit, the Benefit Administrator will resolve Your claim in one of two ways:

- A damaged item may be repaired, rebuilt, or replaced, and a stolen item will be replaced. Typically, You will receive notice of this decision within **fifteen (15) days of receipt of Your claim documentation**.
- You may receive payment to replace Your item, an amount not more than the original purchase price, less shipping and handling charges, up to **five hundred (\$500.00) dollars** per claim and **fifty thousand (\$50,000) dollars** per Account. You will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less.
- Any purchases made using rewards points associated with the Account are eligible for this benefit, and You will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less.

## Definitions

**Account** - Your credit card Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates

**Covered Purchase** - an item purchased by an Eligible Purchaser and paid for by using an eligible Account, subject to the exclusions set forth in this Policy; for a purchase to be considered a Covered Purchase, the entire purchase amount for the item must have been made through the eligible Account; Covered Purchase also includes an item purchased by an Eligible Purchaser and paid for by using an eligible Account in combination with other tender (such as rewards programs, cash, gift cards, store credit)

**Eligible Person** - a cardholder who pays for their purchase by using their eligible Account and/or rewards programs associated with their covered Account

**Eligible Purchaser** - a person to whom an eligible Account is issued and who agrees to use the transaction Account medium and has charged the purchase to the eligible Account; reimbursement is extended to losses incurred by a person other than the Eligible Purchaser if that person is the recipient of the item purchased and follows the Terms and Conditions of this coverage; no person or entity shall have any legal or equitable right, remedy or claim for reimbursement and/or damages under or arising out of this coverage

**You or Your** - the Eligible Person

## Additional Provisions

- This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Indemnity Insurance Company of North America ("Provider"). Coverage may not be available in all states or certain terms may be different where required by state law.
- 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 **three (3) 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.
- Please see "General Provisions" section at the end of this document.

FORM #PURPRO CON 10k/500 (02/19)

## Roadside Dispatch®

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Roadside Dispatch is a pay-per-use roadside assistance program which provides You with security and convenience when You travel. Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. Just call us toll-free when you need us.

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

### What is Covered?

For a set price per service, the program provides you with:

- Standard towing – up to five (5) miles included<sup>1</sup>
- Tire changing – must have good, inflated spare
- Jump starting
- Lockout service – not key replacement
- Fuel Delivery – up to five (5) gallons, plus the fuel cost
- Standard winching

### How Does It Work?

**Call 1-800-847-2869 to access roadside assistance.**

Roadside Dispatch will ask You for Your location and details of the problem. While You remain on the phone, a dispatch will be arranged to a reliable tow operator or locksmith for assistance.

***If you feel You are in an unsafe location, Roadside Dispatch 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 remain on the phone with You at Your request until the police arrive.***

### What Fees Apply?

- The fee for a standard service call is provided when you contact us for assistance.
- Customers must pay the service provider for mileage over five (5) miles.

- A secondary unit being towed behind is not included but can be accommodated for an additional fee.
- Standard winching applies within one hundred (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.

**You may have the option to save money using our pre-negotiated rates.**

<sup>1</sup>Any vehicle with wheels is covered under this program as long as it can be classified as 'Light Duty'. 'Light Duty' vehicles are vehicles that weigh ten thousand (10,000) pounds or less. Vehicles weighing more than ten thousand (10,000) pounds are considered 'Medium Duty' or 'Heavy Duty' and are not covered under this program.

**This program may be discontinued at any time without prior notice. Program void where prohibited.**

**Additional Terms:** Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Chase 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 Chase 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.

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

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FORM #RD CONBIZ (02/19)

## Travel Accident Insurance

You and Your Immediate Family Members are covered when Your name is embossed on an eligible Card issued in the United States, and You charge all or a portion of a Scheduled Airline fare to Your Credit Card Account and/or Rewards programs associated with Your Account. Immediate Family Member means an individual with any of the following relationships to the Insured Person: Spouse,

and parents thereof; sons and daughters, including adopted children and stepchildren; parents, including stepparents; brothers and sisters; grandparents and grandchildren; aunts or uncles; nieces or nephews; and Domestic Partner and parents thereof, including domestic partners and spouses of any individual of this definition. Immediate Family Member also includes legal guardians or wards.

## What Are the Benefit Amounts?

Coverage	Loss of Life Benefit Amount per Insured Person
Common Carrier Travel Accident Insurance	<b>\$500,000.00</b>
24 Hour Travel Accident Insurance	<b>\$100,000.00</b>

The policies will pay the following percentages of the Loss of Life benefit amount for specific Losses:

Loss	Percentage of Loss of Life Benefit Amount
Loss of Speech and Loss of Hearing; Loss of Speech or Hearing and Loss of one Hand, Foot or Sight of One Eye; Loss of Both Hands; Loss of Both Feet; Loss of Sight of Both Eyes; Loss of a combination of any two of a Loss of Hand, Loss of Foot or Loss of Sight of One Eye	100%
Loss of One Hand; Loss of One Foot; Loss of Sight of One Eye; Loss of Speech; Loss of Hearing	50%
Loss of Thumb and Index Finger of the same hand	25%

In the event a Loss is eligible for payment under both the Common Carrier Travel Accident benefit and the Twenty-Four (24) Hour Travel Accident benefit, if the Insured Person suffers multiple covered Losses as the result of one (1) Accident, the Company will only pay the single largest Benefit Amount applicable to all covered Losses.

If more than one Insured Person covered under the same Account suffers a Loss in the same Accident, the Company will not pay more than two (2) times the applicable Benefit Amount (the aggregate limit of insurance). If an Accident results in Benefit Amounts becoming payable, which when totaled, exceed two (2) times the applicable Benefit Amount, the aggregate limit of insurance will be divided proportionally, based on applicable benefit amounts owed to all covered persons.

If, subject to all the terms and conditions of this policy an Insured Person is eligible for insurance under multiple Accounts, then such Insured Person will only be insured once, under the Account which provides the Insured Person the largest Benefit Amount for the loss that has occurred.

All benefits, except for Loss of Life, are paid to You. Loss of Life benefits are paid to the beneficiary at the time of death. If the Insured Person has not chosen a beneficiary or if there is no beneficiary alive when the Insured Person dies, then the Company will pay the benefit to the Insured Person's survivors in the following order: 1) Your Spouse or Domestic Partner; 2) Your child(ren); 3) Your parents; 4) Your brothers and sisters; and 5) Your estate. You have the right to name a beneficiary. Beneficiary designations must be submitted in writing to the Benefit Administrator. If any beneficiary has not reached the legal age of majority, then the Company will pay such beneficiary's legal guardian.

## What Losses Are Covered Under the Common Carrier Travel Accident Benefit?

Common Carrier Travel Accident Insurance provides coverage for a broad range of Losses – including Accidental Loss of Life, Limb, Sight, Speech or Hearing – that occur while riding as a passenger in, entering, or exiting any Common Carrier. Coverage also extends to cover You while 1) You are riding as a passenger, entering, or exiting any Conveyance licensed to carry the public for hire or 2) any Courtesy Transportation provided without a specific charge and while traveling to and from the airport, terminal, or station: a) immediately preceding the departure of the scheduled Common Carrier on which You have purchased passage; or b) immediately following the arrival of the scheduled Common Carrier on which You were a passenger; or 3) while at the airport, station, or terminal at the beginning or end of a Common Carrier Covered Trip.

A Common Carrier is any motorized land, water, or air Conveyance operated by an organization, structured and licensed for the transportation of passengers for hire and operated by an employee of such organization or an individual under contract.

If the purchase of the Common Carrier passenger fare is not made prior to Your arrival at the airport, terminal, or station, coverage will begin at the time a portion of the cost of the Common Carrier passenger fare is charged to Your Account.

## What Losses Are Covered Under the Twenty-Four (24) Hour Travel Accident Benefit?

Twenty-Four (24) Hour Travel Accident Insurance provides coverage for a wide range of Losses that can happen when an Accident occurs while traveling – including Accidental Loss of Life, Limb, Sight, Speech or Hearing – on a twenty-four (24) hour basis. Coverage activates when travel begins on the departure date printed on Your Scheduled Airline ticket and ends on the return date printed on Your Scheduled Airline ticket for trips up to thirty (30) days. For covered trips more than thirty (30) days in length, coverage will end at 12:01 a.m. on the thirty-first (31st) day of the trip. Coverage will be reactivated only for Your return trip while You are 1) on a Scheduled Airline; 2) riding as a passenger in, entering, or exiting any Conveyance licensed to carry the public for hire or any Courtesy Transportation provided without a specific charge and while traveling to and from the airport: a) immediately preceding the departure of the scheduled Common Carrier on which You have purchased passage; or b) immediately following the arrival of the scheduled Common Carrier on which You were a passenger; or 3) while at the airport immediately preceding or following departure.

## For Both Common Carrier Travel Accident Insurance and Twenty-Four (24) Hour Travel Accident Benefits:

- If, due to an Accident, You have not been found within one (1) year of the disappearance, stranding, sinking, or wrecking of any Conveyance in which You were an occupant at the time of the Accident, then it will be assumed that You have suffered a Loss of Life while insured under the policy.
- If, due to an Accident, You are unavoidably exposed to the elements and as a result of this exposure suffer a Loss, this will be covered under the policy.

***In order to be covered under either policy, the Loss must occur within one (1) year after the Accident.***

## What's Not Covered?

The Travel Accident Insurance does not apply to any Accident, Accidental Bodily Injury, or Loss caused by or resulting from, directly or indirectly:

- The Insured Person entering, or exiting any aircraft while acting or training as a pilot or crew member; this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency
- The Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions, or medical or surgical treatment or diagnosis thereof; this exclusion does not apply to the Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria
- The Insured Person's commission or attempted commission of any illegal act including but not limited to any felony
- Any occurrence while the Insured Person is incarcerated
- The Insured Person participating in parachute jumping from an aircraft
- The Insured Person being engaged in or participating in a motorized vehicular race or speed contest
- Commutation
- The Insured Person participating in any professional sporting activity for which the Insured Person received a salary or prize money
- The Insured Person traveling or flying on any aircraft engaged in flight on a rocket-propelled or rocket-launched aircraft
- The Insured Person's suicide, attempted suicide or intentionally self-inflicted injury
- A declared or undeclared War

## How Do You File a Claim?

Follow these steps to file Your Claim:

1. Call the Benefit Administrator within **twenty (20) days of the date of Your Accident or Loss or as soon as reasonably possible**. Notice must include enough information to identify the Insured Person. Failure to give Claim Notice within **twenty (20) days** will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.
2. When We receive notice of a claim We will, within **fifteen (15) days**, send the Insured Person or the Insured Person's designee

forms for giving Proof of Loss to Us. If the Insured Person or the Insured Person's designee does not receive the forms, then the Insured Person or the Insured Person's designee should send Us a written description of the Loss. This written description should include information detailing the occurrence and extent of the Loss for which the claim is made.

3. Return the completed and signed claim form and requested documentation to the Benefit Administrator within **ninety (90) days** of Your date of Loss.

*Filing online is faster: visit [www.eclaimsline.com](http://www.eclaimsline.com)*

## What Documents Will You Need to Provide?

The Benefit Administrator will provide the details, but generally You should be prepared to send:

- Completed and signed claim form
- Travel itinerary
- Police report confirming the claimed Accident
- Credit Card Account statement (showing the last four (4) digits of the Account number) reflecting the charge for the Common Carrier or Scheduled Airline fare
- Copy of the death certificate

## Definitions

**Accident or Accidental** - a sudden, unforeseen, and unexpected event which a) happens by chance; b) arises from a source external to an Insured Person; c) is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof; d) occurs while You are insured under the benefit while it is in effect; and e) is the direct cause of Loss

**Accidental Bodily Injury** - bodily injury, which a) is Accidental; b) is the direct cause of a loss; and c) occurs while the Insured Person is insured under this policy, which is in effect; Accidental Bodily Injury does not include conditions caused by repetitive motion injuries or cumulative trauma not a result of an Accident, including, but not limited to Osgood-Schlatter's Disease, bursitis, Chondromalacia, shin splints, stress fractures, tendinitis, and Carpal Tunnel Syndrome

**Account** - Your Credit Card Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates

**Cardholder** - an individual to whom a Credit Card has been issued by JPMorgan Chase Bank, N.A. and/or its affiliates

**Common Carrier Covered Trip** - travel on a Common Carrier when You pay any portion of the fare for such transportation with Your Account and/or Rewards programs associated with Your Account

**Commutation** - travel between the Insured Person's residence and regular place of employment.

**Company** - Federal Insurance Company

**Conveyance** - any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction

**Courtesy Transportation** - transportation provided without a specific charge by a rental car agency, airport or hotel which transports an Insured Person from the airport or station to the rental car agency or hotel or from the rental car agency or hotel to the airport or station

**Credit Card** - a payment medium that takes the form of a Credit Card, credit plate, charge plate, courtesy card or other identification card or device issued to You; You may use the Credit Card to purchase, hire, rent or lease property or services

**Domestic Partner** - a person designated by You who is registered as a Domestic Partner or legal equivalent under the laws of the governing jurisdiction or who is at least eighteen (18) years of age and competent to enter into a contract; is not related to You by blood; has exclusively lived with You for at least twelve (12) consecutive months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with You at least two (2) of the following financial arrangements: a joint mortgage or lease, a joint bank Account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint Credit Card Account with a financial institution; neither You nor Your Domestic Partner can be married to, nor in a civil union with, anyone else

**Insured Person** - You, as the Primary Insured Person, and Immediate Family Members traveling with You on a Covered Trip

**Loss** - Accidental Loss of Foot; Loss of Hand; Loss of Hearing; Loss of Life; Loss of Sight; Loss of Sight of One Eye; Loss of Speech; Loss of Thumb and Index Finger; Loss must occur within one (1) year after the Accident

**Loss of Foot** - the complete severance of a foot through or above the ankle joint; We will consider such severance a Loss of Foot even if the foot is later reattached; if the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation

**Loss of Hand** - complete severance, as determined by a Physician, of at least four (4) fingers at or above the metacarpal phalangeal joint on the same hand or at least three (3) fingers and the thumb on the same hand; We will consider such severance a Loss of Hand even if the hand, fingers or thumb are later reattached; if the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation

**Loss of Hearing** - permanent, irrecoverable and total deafness, as determined by a Physician, with an auditory threshold of more than 90 decibels in each ear; the deafness cannot be corrected by any aid or device, as determined by a Physician

**Loss of Life** - death, including clinical death, as determined by the local governing medical authority where such death occurs within three hundred sixty-five (365) days after an Accident

**Loss of Sight** - permanent Loss of vision; remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a Physician

**Loss of Sight of One Eye** - permanent Loss of vision of one eye; remaining vision in that eye must be no better than 20/200 using a corrective aid or device, as determined by a Physician

**Loss of Speech** - the permanent, irrecoverable and total Loss of the capability of speech without the aid of mechanical devices, as determined by a Physician

**Loss of Thumb and Index Finger** - complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a Physician; We will consider such severance a Loss of Thumb and Index Finger even if a thumb, an index finger or both are later reattached; if the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation

**Physician** - a licensed practitioner of the healing arts, acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided; Physician does not include You, an Immediate Family Member, Your employer or business partner, or JPMorgan Chase Bank, N.A. and/or its affiliates

**Primary Insured Person** - the Cardholder

**Rewards** - points, miles, cash Rewards, or any other type of redeemable Rewards, provided that all Rewards have been accumulated through use of a JPMorgan Chase Bank, N.A. and/or its affiliates sponsored Rewards program

**Scheduled Air Covered Trip** - travel on a Scheduled Airline when any portion of the fare for such transportation has been charged to Your Account; Scheduled Air Covered Trip also means travel on a Scheduled Airline when free flights have been awarded from frequent flier or points programs provided that all of the miles or Rewards were accumulated from a Rewards program sponsored by JPMorgan Chase Bank, N.A. and/or its affiliates; the trip must: 1) occur while the insurance is in-force, 2) be to a destination that is more than one (1) mile from Your primary residence, and 3) not exceed thirty-one (31) days in duration

**Scheduled Airline** - an airline which is either: 1) registered and certified by the Government of the United States of America to carry passengers on a regularly scheduled basis; or 2) registered and certified by any other governmental authority with competent jurisdiction to carry passengers on a regularly scheduled basis

**Spouse** - Your husband or wife who is recognized as such by the laws of the jurisdiction in which You reside

**War** - hostilities following a formal declaration of war by a governmental authority; in the absence of a formal declaration of war by a governmental authority, armed, open and continuous hostilities between two (2) countries or armed, open and continuous hostilities between two (2) factions, each in control of territory or claiming jurisdiction over the geographic area of hostility

**We, Us and Our** - Federal Insurance Company

**You or Your** - the Insured Person

## Additional Provisions

- We have a right to examine under oath, as often as We may reasonably require, the Insured Person or the beneficiary. We may also require the Insured Person or the beneficiary to provide a signed description of the circumstances surrounding the Loss and their interest in the Loss. The Insured Person and the beneficiary will also produce all records and documents requested by Us and will permit Us to make copies of such records or documents. In the event of a claim under this policy, the Insured Person or the beneficiary, if applicable, must fully cooperate with Us in Our handling of the claim, including, but not limited to, the timely submission of all medical and other reports, and full cooperation with all physical examinations and autopsies that We may require. If We are sued in connection with a claim under this policy, then the Insured Person or the beneficiary must fully cooperate with Us in the handling of such suit. JPMorgan Chase Bank, N.A. and/or its affiliates, the Insured Person or the beneficiary must not, except at their own expense, voluntarily make any payment or assume any obligation in connection with any suit without Our prior written consent

- While a claim is pending We have the right, at Our expense, to: 1) have the person who has a Loss examined by a Physician when and as often as We feel is necessary; and 2) make an autopsy in case of death where it is not forbidden by law.
- 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 three (3) 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 information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law.
- Please see "General Provisions" section at the end of this document.

Form #TAI CON (2/19)

## Travel and Emergency Assistance Services

If an emergency occurs while You are traveling away from home, You, Your spouse and dependent children under twenty-two (22) years old have access to our Travel and Emergency Assistance Services. To access these services, call the Benefit Administrator to connect You with the appropriate local emergency and assistance resources twenty-four (24) hours a day, three hundred sixty-five (365) days a year.

**Travel and Emergency Assistance Services provide assistance and referral. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.**

### What Are the Specific Travel and Emergency Assistance Services?

When you're traveling away from home, emergencies can escalate quickly. Something that is relatively straightforward when You are at home, like replacing prescription medication, can become complicated when You are navigating local laws or language barriers. Our Travel and Emergency Assistance Services are designed to help in numerous situations. Services include:

- Emergency Message Service records and relays emergency messages for travelers, their immediate family members, or business associates. The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations but cannot take responsibility for the failure to transmit any message successfully. **All costs are Your responsibility.**
- Medical Referral Assistance provides medical referral, monitoring, and follow-up. The Benefit Administrator can give You names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor Your condition;

and keep in contact with Your family, serving as a continuing liaison. The Benefit Administrator can also help You arrange medical payments from Your personal account. **All costs are Your responsibility.**

- Legal Referral Assistance arranges contact with English-speaking attorneys and U.S. embassies and consulates if You are 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. **All costs are Your responsibility.**
- Emergency Transportation Assistance helps You make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arrangements to bring Your young children home and helping You stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. **All costs are Your responsibility.**
- Emergency Ticket Replacement helps You through Your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to You, should You lose Your ticket. **All costs are Your responsibility.**
- Lost Luggage Locator Service helps 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. **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. **All costs are Your responsibility.**
- Prescription Assistance and Valuable Document Delivery Arrangements helps You fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of prescriptions filled for You at local pharmacies. Services can also help transport critical documents that You have left at Your home or elsewhere. **All costs are Your responsibility.**
- Pre-Trip Assistance gives 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.

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

## Definitions

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

**You or Your** - an eligible person whose name is embossed on an eligible U.S. issued card, and resides in the United States.

## Additional Provisions for Travel and Emergency Assistance Services

The benefit described in this Guide to Benefits will not apply to Cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages, or electronic notifications. Allianz Global Assistance (“Benefit Administrator”) is solely responsible for provision of the Travel and Emergency Assistance benefit.

FORM #TEAS CONBIZ (02/19)

## Trip Delay Reimbursement

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The Trip Delay Reimbursement benefit provides reimbursement for reasonable expenses incurred during the delay up to **five hundred (\$500.00) dollars** for each ticket purchased when You are delayed due to a Covered Hazard for more than twelve (12) hours or require an overnight stay.

You and Your Family Members are covered when Your name is embossed on an eligible card issued in the United States, and You charge all or a portion of a Common Carrier fare to Your credit card Account and/or rewards programs associated with Your Account. Family Member means Your spouse/domestic partner and Your legally dependent children under the age of twenty-six (26). This benefit is limited to one claim per Eligible Person per Covered Trip.

### What Expenses Are Covered?

The Trip Delay Reimbursement benefit will reimburse Your reasonable additional expenses incurred during a Covered Trip delay, including meals, lodging, toiletries and medication.

**This benefit applies to reasonable expenses incurred during Your delay not otherwise covered by Your Common Carrier, another party, or Your primary personal insurance policy. You will be refunded the excess amount (up to the maximum) once all other reimbursement has been exhausted up to the limit of liability.**

### What's Not Covered?

The Trip Delay Reimbursement benefit does not apply to:

- Any delay due to a Covered Hazard which was made public or made known to You prior to Your departure
- Any pre-paid expenses related to Your Covered Trip, such as tour or activity fees associated with Your Covered Trip

### How Do You File a Claim?

Follow these steps to file Your claim:

1. Call the Benefit Administrator within **sixty (60) days of the Covered Trip delay.**

2. Answer a few questions, so the Benefit Administrator can send You the right claim forms and let You know what other documentation is needed.
3. Return the completed and signed claim form and requested documentation to the Benefit Administrator within **one hundred (100) days**.

***Failure to contact the Benefit Administrator or return the completed claim form and requested documentation within the above time periods may result in denial of Your claim.***

***Filing online is faster: visit [www.eclaimsline.com](http://www.eclaimsline.com).***

## What Documents Will You Need to Provide?

The Benefit Administrator will provide the details, but generally You should be prepared to send:

- Completed and signed claim form
- Original and updated travel itinerary and/or the Common Carrier ticket
- Credit card Account statement (showing the last four (4) digits of the Account number) reflecting the charge for the Common Carrier ticket (unless the travel itinerary reflects the last four (4) digits of Your Account number as payment method)
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, rewards programs, or other payment method used.
- Statement from the Common Carrier explaining the reason for the delay
- Copies of itemized receipts for Your claimed expenses as follows: receipts are required for food expenses; otherwise, itemized receipts are required only for expenses of **fifty (\$50.00) dollars** or more per Eligible Traveler
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

## Definitions

**Account** - Your credit card Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates

**Common Carrier** - any land, water, or air conveyance operating for hire under a valid license for the transportation of passengers 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 or rental vehicles

**Covered Hazards** - equipment failure, inclement weather, strike and hijacking/skyjacking

**Covered Trip** - a period of travel that does not exceed three hundred sixty-five (365) days away from the Eligible Traveler's residence to a destination other than the Eligible Traveler's city of residence for which the Eligible Traveler's cost of transportation for the Common Carrier has been charged to the Account and/or rewards programs associated with the covered Account

**Eligible Traveler** - a cardholder or Family Member who pays for their Covered Trip by using the cardholder's eligible Account and/or rewards programs associated with the cardholder's covered Account

**Family Member** - Your spouse/domestic partner or legally dependent children under the age of twenty-six (26)

**You or Your** - the Eligible Traveler

## Additional Provisions

- This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Indemnity Insurance Company of North America (“Provider”).
- 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 three (3) 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.
- Please see “General Provisions” section at the end of this document.

FORM #TRIPDELAY CON (02/19)

## General Provisions: Apply to ALL Benefits:

- Signed transactions are covered as long as You use Your eligible card Account and/or Rewards programs associated with Your Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by these benefits. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefits may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- These benefits are provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Chase can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance.
- 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.
- These benefits do not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.





