

# Your Guide to Protection Benefits

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This Guide includes important details about the benefits that come with Your Card.

Effective date: September 22, 2019

[cardbenefits.citi.com](https://cardbenefits.citi.com) | **1-866-918-4670 (Speech/hearing impaired: 711 or other Relay Service)** or call collect internationally at **1-312-356-7839**  
Monday - Sunday, 8 a.m. - 12 a.m. ET



**Read this Guide carefully.** Each benefit description provides You with the details on what coverage You have and any exclusions and restrictions.

This Guide to Protection Benefits (“Guide”) includes important details about the benefits that come with Your card at no additional cost. When a purchase does not work out so well, We may be able to help. Read ahead to learn how Your card can protect You — then keep this Guide in a safe place so You know how to make the most of Your benefits when You need them.

The benefits, as described in this Guide, are effective on or after the effective date of this Guide and replace any other program description You may have received earlier.

## KEY TERMS

- **You** or **Your** means the person who applied to open a Citi® credit card account or an Authorized User. It also means any other person responsible for complying with the conditions of these benefits. Specifically, We note in the benefit descriptions when the meaning of “You” or “Your” is expanded to include any additional people.
- **Citi** means Citibank, N.A., the issuer of Your credit card account.
- **Citi Card** means a credit card issued by Citi that provides You the benefits described in this Guide.
- **We, Us** or **Our** means the insurance company or administrator that provides these benefits for Your Citi Card.
- **Authorized User** means any person You allow to use Your Citi Card account and who was issued a Citi Card.

In order for purchases made with ThankYou® Points to be eligible for coverage, You must redeem Your ThankYou Points for the purchase directly. ThankYou Points redeemed for gift cards are not eligible for coverage.

Citi and the insurer reserve the right to change the benefits and features of these programs at any time with notice.

Receipt of this Guide does not guarantee coverage or coverage availability.

## SHOPPING BENEFITS



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## Damage & Theft Purchase Protection

Shop with more confidence — You are covered if Your purchase is damaged or stolen.

If an item is purchased with Your Citi® Card and/or ThankYou® Points and is damaged or stolen within 90 days of purchase or delivery of the item, whichever is first, We may repair it or reimburse You up to the amount paid with Your Citi Card and/or ThankYou Points. You are covered for up to \$10,000 per Incident, up to \$50,000 per year, per Citi Card account.

To be eligible for coverage, You must pay for the item at least in part with Your Citi Card and/or ThankYou Points. We will only reimburse the lesser of the actual amount paid for with Your Citi Card (including ThankYou Points) or the maximum coverage per Incident.

### How Long are You Covered?

Within 90 days of purchase or delivery of the item, whichever is first.

### Maximum Coverage per Incident

Coverage is limited to the lesser of the following:

- \$10,000
- The amount charged to the Citi Card (including ThankYou Points).

### Maximum Coverage per Calendar Year per Account

\$50,000

**Incident** means the event or occurrence when the item(s) was damaged or stolen.



The coverage provided by this benefit is secondary.

This means that if You have another insurance policy, this benefit will cover only the amount Your other policies do not. Damage & Theft Purchase Protection does cover deductibles You may have to pay under Your other insurance policies.

### > WHAT'S COVERED

Purchases made by You using Your Citi Card and/or ThankYou Points.

### > WHAT'S NOT COVERED

Coverage does not apply to the following items:

- Boats, cars, aircraft, or any other motorized land, air or water vehicles and their original equipment. Tires are not covered.
- Items that can spoil or are consumable and need to be replaced after they have been used for a period of time such as food, fuel, batteries, medications, beauty products or personal care products.
- Currency, cash (including rare or precious coins), gift cards or Traveler's checks.
- Tickets of any kind (e.g., for airlines, sporting events, concerts or lottery).
- Items purchased for resale, professional or commercial use.
- Advice or services for a purchased item, such as product installation, labor, maintenance or repair.
- Watches or jewelry including loose gems, precious stones, metals and pearls.
- Firearms or ammunition.

Coverage does not apply to any item if it's damaged or stolen under these conditions:

- The item was not reasonably cared for to prevent the damage or theft.
- The item is used in a way that goes against the manufacturer's instructions or warnings, or is altered from its designed purpose.
- The item is damaged because of a product defect or experiences normal wear and tear where no failure has occurred.
- The item is damaged because of an act of God, such as a flood, hurricane, lightning, wind or earthquake.
- The item was under the care and control of a third-party including, but not limited to, the U.S. Postal Service, airlines or delivery services.

## > HOW TO FILE A CLAIM



**Please keep the damaged item in case You are asked to provide it. For stolen items, You will be required to provide a police report.**

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.

1. To file a claim, call **1-866-918-4670** Monday - Sunday, 8 a.m. - 12 a.m. ET (**Speech/hearing impaired: 711 or other Relay Service**), or visit **mybenefits.cardbenefitclaims.com** as soon as possible after the Incident. We will ask You a few questions and advise You what documents We may need to support Your claim.
2. Return all requested documents within 180 days of the date of Incident. We will notify You of Our decision once We have processed Your claim.



## Extended Warranty

Feel more confident about Your purchase. We will add 24 Months on Your warranty.

To be eligible for coverage, You must pay for the item at least in part with Your Citi® Card and/or ThankYou® Points. We will only reimburse the lesser of the actual amount paid for with Your Citi Card (including ThankYou Points) or the maximum coverage per item.

### How Long are You Covered?

We will extend the manufacturer's warranty for an additional 24 Months. If You purchase an extended warranty, Our coverage begins at the expiration of that warranty. In the event of a covered failure We will repair or replace the item or reimburse up to the amount charged on Your Citi Card and/or ThankYou Points (excluding shipping and handling) or \$10,000, whichever is less. Total coverage up to a maximum of 7 years from the purchase date.

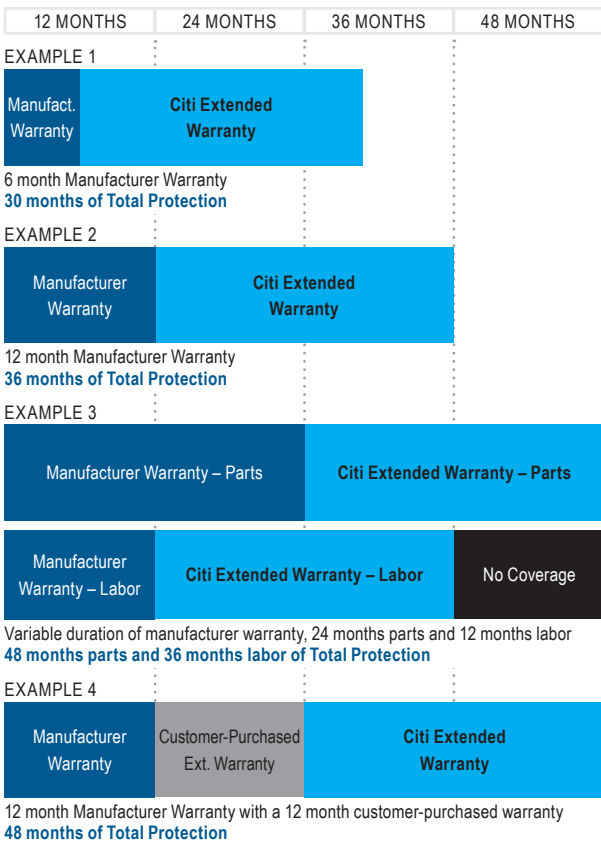
### Maximum Coverage per Item

Coverage is limited to the lesser of the following:

- The cost to repair or replace the item.
- The purchase price of the item.
- The amount charged to the Citi Card (including ThankYou Points).
- \$10,000 per item.

We will decide if a covered failure will be repaired or replaced, or whether You will be reimbursed up to the amount paid with Your Citi Card and/or ThankYou Points. Items will be replaced with those of like kind and quality. However, We cannot guarantee to match exact color, material, brand, size or model.

Coverage only applies to the item that fails, not to any other property that's damaged by it.



## > WHAT'S COVERED

Purchases made by You using Your Citi® Card and/or ThankYou® Points.

## > WHAT'S NOT COVERED

Coverage does not apply to the following items:

- Boats, cars, aircraft or any other motorized land, air or water vehicles and their original equipment. Tires are not covered.
- Services (such as product installation, repairs, maintenance or diagnostics) unless covered under the manufacturer's warranty.
- Used, antique or pre-owned items.
- Items purchased for resale, professional or commercial use.
- Land or buildings; housing properties.
- Plants and live animals.
- Items that do not come with a manufacturer's warranty.

Coverage doesn't apply under these circumstances:

- You fail to care for or service the item appropriately as required by the manufacturer.
- The item has a product defect, recall or experiences normal wear and tear where no failure has occurred.
- The item is damaged because of an act of God, such as a flood, hurricane, lightning, wind or earthquake.

## > HOW TO FILE A CLAIM

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.

1. To file a claim, call **1-866-918-4670** Monday - Sunday, 8 a.m. - 12 a.m. ET (**Speech/hearing impaired: 711 or other Relay Service**), or visit **mybenefits.cardbenefitclaims.com** as soon as possible after the incident. We will ask You a few questions and advise You what documents We may need to support Your claim.
2. Return all requested documents within 180 days of the date of incident. We will notify You of Our decision once We have processed Your claim.

## ADDITIONAL TERMS

This Guide is not, by itself, a policy or contract of insurance or other contract. The information in this section applies to all insurance benefits described in this Guide.

Benefits are purchased and provided complimentary to You.

Damage & Theft Purchase Protection and Extended Warranty coverage ("Description of Coverage" or "DOC") is provided under a Group Policy of insurance issued by Virginia Surety Company, Inc. ("VSC"). The DOCs in this Guide are intended as a summary of benefits provided to You. The attached Key Terms, DOCs and all the information about the insurance benefits listed in these Additional Terms are governed by the conditions, limitations and exclusions of the Group Policy.

**Privacy Notice:** As the provider of the benefits described herein, VSC collects personal information about You from the following sources: information the provider gathers from You, from Your request for benefits or other forms You furnish to the provider, such as Your name, address, telephone number and information about Your transactions with the provider such as claims made and benefits paid. The provider may disclose all information it collects, as described above, to its affiliates, subsidiaries and partners, as well as to non-affiliated third parties that perform administrative or other services on Our behalf solely in connection with the benefits You have received. By providing this information to the provider, You agree that the provider may use Your information in accordance with this Privacy Notice, such as to provide benefits entitled to You, and



to meet regulatory and contractual requirements relating to the benefits provided to You. The provider uses commercially reasonable physical, electronic and procedural safeguards that comply with federal regulations to maintain the confidentiality of Your personal information. The provider takes appropriate technical and organizational measures to protect Your personal information from accidental or unlawful destruction, accidental loss and unauthorized alteration, disclosure or access. The provider does not disclose any personal information about former beneficiaries to anyone, except as required by law. The provider restricts access to personal information about You to those authorized individuals or third parties who reasonably need to know that information in order to provide benefits to You.

Should You have any questions about the procedures or the information contained within Your file, please contact the provider by writing to:

Compliance Department  
Virginia Surety Company, Inc.  
175 West Jackson Blvd., Chicago, IL 60604

**Effective date of benefits:** Effective September 22, 2019, this Guide replaces all prior disclosures, program descriptions, advertising and brochures by any party. We reserve the right to change the benefits and features of these programs at any time.

**Cancellation:** These benefits can be cancelled at any time or non-renewed for You. In the event benefits are cancelled or non-renewed, You may be notified as required by law. Coverage will still apply for any benefits You were eligible for prior to the date of such cancellation or non-renewal, subject to the terms and conditions of coverage.

The provider of these benefits shall not be required to give notice if substantially similar coverage has been obtained from another provider without a lapse of coverage.

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

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

**Illegal Activity, Misrepresentation and Fraud:** Benefits shall be void if You or any covered person has been involved in any illegal activity or concealed or misrepresented any material facts concerning these benefits. If providing benefits under this Guide would violate United States economic or trade sanctions, the coverage will be void.

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

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

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

**Secondary Insurance:** Coverage is secondary to any other applicable insurance or indemnity available to You unless indicated within the Guide. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions, limitations and exclusions described in this Guide. In no event will insurance benefits apply as contributing insurance.

The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

**Conformity of Statute:** If benefit coverage does not conform to applicable provisions of State or Federal law, the benefit coverage is hereby amended.

Benefits listed in this Guide are subject to the conditions, limitations and exclusions described in each benefit section. **Receipt and/or possession of this Guide does not guarantee coverage or coverage availability.**





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