

Wells Fargo Active CashSM Card

Benefits

[Cellular Telephone Protection](#)

[Visa Signature[®] Concierge Services](#)

[Emergency Cash Disbursement and Card Replacement](#)

[Travel and Emergency Assistance Services](#)

[Roadside Dispatch[®]](#)

Your Guide to Benefits describes the benefits in effect as of 6/1/2021. Benefits information in this guide replaces any prior benefits information you may have received. Please read and retain for Your records. Your eligibility is determined by your financial institution.

This Guide to Benefits details Your insurance's principal provisions and is not an insurance contract. The master policy defines this plan's complete provisions. Please keep this reference guide handy and in a safe place with Your other insurance documents.

For questions about Your account, balance, or rewards points, please call the customer service number on Your Visa statement.

Benefits

Cellular Telephone Protection

When does protection begin?

Cellular Telephone Protection coverage begins the first day of the calendar month following your first cell phone payment on your eligible Wells Fargo Consumer Credit Card, and remains in effect when you continue to charge your total monthly cell phone bill to your Wells Fargo Consumer Credit Card.

What is covered?

Cellular Telephone Protection can reimburse the eligible Wells Fargo Consumer Credit Card cardholder for damage to or theft of a cell phone. This is supplemental coverage not otherwise covered by another insurance policy (for example, cell phone insurance programs, or your homeowner's, renter's, automobile, or employer's insurance policies) and may be applied after all other insurance is exhausted. Reimbursement is limited to the repair or replacement of your original cell phone, less a \$25 deductible with an allowable maximum of two paid claims per 12 month period. Each approved claim has a benefit limit of \$600. This benefit does not cover cell phones that are lost (i.e. disappear without explanation).

What is not covered?

The coverage does not apply

- If the cell phone bill is paid from a Wells Fargo Debit Card, Wells Fargo Business Credit Card, Wells Fargo Commercial Card or from the card that is linked to a Line of Credit;
- Cell phones that are rented, borrowed, or received as part of a prepaid plan or "pay as you go" type plans; and
- Electronic failure or issues related to the software of the device.
- Lost cell phones (i.e. disappear without explanation).

This protection is only available when cell phone bills are paid from your Wells Fargo Consumer Credit Card. The coverage does not apply if the cell phone bill is paid from a Wells Fargo Debit Card, Wells Fargo Business Credit Card, Wells Fargo Commercial Card or from the card that is linked to a Line of Credit. Coverage does not apply to cell phones that are rented, borrowed, or received as part of a prepaid plan. Electronic failure or issues related to the software of the device are not covered. Cellular Telephone Protection coverage begins the first day of the calendar month following your first cell phone billing on your Wells Fargo Consumer Credit Card, and remains in effect when you continue to charge your total monthly cell phone bill to your Wells Fargo Consumer Credit Card. This protection may not be equivalent to or better than other applicable coverage.

Where to get more details?

For complete coverage benefits and exclusions regarding this protection call **1-866-804-4770** or outside the U.S. call collect at **1-303-967-1096**, 24 hours a day, seven days a week or go to www.wellsfargo.com/ctp.

NOTE: Call your cellular provider (or log on to their website) and request to set up automatic payments. Setting up automatic payments is not required to qualify for Cellular Telephone Protection; however, you need to pay your monthly cell phone bill with your eligible Wells Fargo Consumer Credit Card to get up to \$600 protection.

[Back to top](#)

Visa Signature® Concierge Services

How do I use Visa Signature Concierge Service?

Receive access to our complimentary 24-hour concierge service to help plan the perfect vacation, book travel, make restaurant reservations, and more. Visit www.visasignatureconcierge.com (You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website.) or call **1-800-953-7392**. Wells Fargo Visa Signature cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability. See full terms of service at www.visasignatureconcierge.com. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website.

[Back to top](#)

Emergency Cash Disbursement and Card Replacement

Lost, stolen, or damaged card? Need emergency card or cash? Visa credit cardholders can get an emergency cash advance disbursed or a card replaced within one to three business days, in some cases, within 24 hours, after issuer approval. The Cardholder will be responsible for all costs and expenses related to the requested services. Visa may have to make cash advances against the Cardholder's Account, subject to the Cardholder's approval. If this occurs, the advanced payment and associated delivery fees will be assessed through a charge to the Cardholder's Card Account, subject to prior approval by Wells Fargo Bank, N.A.

Who do I contact for help?

If You need to replace Your card or want help with receiving emergency cash, contact the Visa Global Customer Care Services at the following number: **1-800-397-9010** or call the Visa direct line **1-303-967-1096** 24 hours a day, seven days a week.

How do I get emergency cash?

Once You call the Visa Global Customer Care Services associate at the above phone numbers, We'll work with you and your financial institution for approval. Visa will arrange a convenient location for you to collect the emergency cash. The Cardholder will be responsible for all costs and expenses related to the requested services. Visa may have to make cash advances against the Cardholder's Account, subject to the Cardholder's approval. If this occurs, the advanced payment and associated delivery fees will be assessed through a charge to the Cardholder's Card Account, subject to prior approval by Wells Fargo Bank, N.A.

How do I replace my card?

If your card is lost, stolen or damaged, call a Visa Global Customer Care Services associate at **1-800-397-9010** or call one of our global toll-free-numbers located within the Visa website: <https://usa.visa.com/support/consumer/lost-stolen-card.html>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. We'll work with you and your financial institution for approving Your card. Visa will arrange delivering Your card directly to you or at a different collection location.

How do I report a lost or stolen card?

If You lose Your Visa Signature card or someone steals it, we'll help you notify the appropriate parties and replace Your card. This worldwide service saves You valuable time. You can use this benefit 24 hours a day, seven days a week. To do so, please call either:

Visa Toll-Free Number.....1-800-397-9010

Visa Direct-Dial Number.....1-303-967-1096

[Back to top](#)

Travel and Emergency Assistance Services

Travel and Emergency Assistance Services are made available to help You in case of an emergency while You are traveling away from home. The Benefit Administrator can connect You with the appropriate local emergency and assistance resources available, 24 hours a day, 365 days a year.

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** means 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** means an eligible person whose name is embossed on an eligible U.S. issued card, and You reside in the United States.

What are Travel and Emergency Assistance Services, and how do I use them?

Travel and Emergency Assistance Services are made available to You, if You are a cardholder of an eligible card issued in the United States. Your spouse and children (dependents under 22 years old) are also eligible to use these services.

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

To use the services, simply call the toll-free, 24-hour Benefit Administrator line at **1-866-804-4770**. If You are outside the United States, call collect at **1-804-673-1675**.

What are the specific services and how can they help me?

- **Emergency Message Service** — can record and relay emergency messages for travelers or their immediate family members. 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; keep in contact with Your family, and provide continuing liaison; and help You arrange medical payments from Your personal account. *All costs are Your responsibility.*
- **Legal Referral Assistance** — can arrange contact with English-speaking attorneys and U.S. embassies and consulates if You're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from Your personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. *All costs are Your responsibility.*
- **Emergency Transportation Assistance** — can help You make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring Your Young children home and helping You stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. *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** — can help You through the Common Carrier's claim procedures or can arrange shipment of replacement items if an airline or Common Carrier loses Your checked luggage. You are responsible for the cost of any replacement items shipped to You.
- **Emergency Translation Services** — 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** — can help You fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. All costs are Your responsibility.
- **Pre-Trip Assistance** — can give You information on Your destination before You leave such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

Additional Provisions for Travel and Emergency Assistance Services

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 notification. The benefits described in this Guide to Benefits will not apply to cardholders whose accounts have been suspended or cancelled.

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[Back to top](#)

Roadside Dispatch®

For roadside assistance, call **1-800-847-2869**.

What is Roadside Dispatch?

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience wherever your travels take you. *No membership or pre-enrollment is required. No annual dues. No limit on usage.*

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

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

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

Roadside Dispatch will ask you where you are, what the problem is, and while they remain on the phone with you, they will arrange a dispatch to a reliable tow operator or locksmith to provide help. (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, they will call the non-emergency police number in Your area, and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone number and you may save money because their rates are pre-negotiated.

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required. Just call Roadside Dispatch toll free when you need them.

1-800-847-2869 ~ It's that easy!

Note: Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only.

Current fee for a standard service call is \$69.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Wells Fargo 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 Wells Fargo 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. Twenty-four (24)-hour roadside assistance services provided by: Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross Country Motor Club of California, Inc. a California corporation.

[Back to top](#)

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