



# Visa Signature<sup>®</sup>

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## Cardholder Guide to Benefits

**Important information. Please read and save.**

This Guide supersedes any guide or program description You may have received earlier. This Guide to Benefits contains detailed information about benefits available to You as a Visa Signature cardholder. All benefits may not be listed in this Guide to Benefits. For more information about all the benefits available to you, visit the Rewards and Benefits section of the customer website at [BarclaysUS.com](https://www.BarclaysUS.com).

Welcome to Your new Guide to Benefits. Please read carefully, each benefit description provides You with the details on what coverage You have and any exclusions and restrictions.

This Guide includes important details about the benefits that come with Your card. Review this Guide and keep it in a safe place so You know how to make the most of Your benefits when You need them.

The benefits, as described in this Guide, apply to purchases made with Your Visa Signature Card on or after the effective date, and this Guide then replaces any Summary or other program description You may have received earlier.

From time to time benefits may be modified, updated or removed. All benefits may not be listed in this Guide to Benefits. Please go to the Rewards and Benefits section of the customer website at [BarclaysUS.com](https://www.BarclaysUS.com) for more information about all the benefits available to you and to view your current Guide to Benefits.

Key Terms	2
Extended Warranty Protection	3
ID Theft Protection™	7
Concierge Services	8
Travel and Emergency Assistance Services	8
Trip Cancellation & Trip Interruption Insurance	11
Baggage Delay	19
Travel Accident Insurance	23
Auto Rental Collision Damage Waiver	28
Roadside Dispatch	34
Account and Billing Information	35
Legal Disclosure	35

## KEY TERMS

**Administrator** means Sedgwick Claims Management Services, Inc for all benefits other than Warranty Manager Services and Auto Rental CDW. The administrator is Card Benefit Services for Warranty Manager Service and Auto Rental CDW. You may contact the administrator if You have questions regarding this coverage or would like to make a claim. The administrator can be reached by phone at. **Authorized User** means an individual who is authorized to make purchases on the covered card by the cardholder and is recorded by the Participating Organization on its records as being an authorized user. **Cardholder** means the person who has been issued an account by the Participating Organization for the covered card. **Charge** means any non-refundable amount paid to a travel supplier. **Common carrier** means an air, land or water motorized transportation carrier operating under a regularly published schedule and current license as required by law for the conveyance of passengers. Common carrier does not include helicopters, taxis, rental cars, hired cars and private and contract carriers. **Covered card** means the Visa Signature Card. **Destination** means the place where You expect to travel on Your trip as indicated on Your common carrier ticket. **Domestic partner** means an unmarried person in an intimate, committed relationship of mutual caring. They must share responsibility for basic living expenses with You. They must be at least eighteen (18) years old and not currently married and/or committed to another person. **Evidence of Coverage (EOC)** means the document describing the terms, conditions, and exclusions. The EOC, Key Terms, and Legal Disclosures are the entire agreement between You and Us. Representations or promises made by anyone that are not contained in the EOC, Key Terms, or Legal Disclosures are not a part of Your coverage. **Family member** means the spouse or domestic partner of You. It includes unmarried children of You under nineteen (19) years of age. It also includes unmarried children under twenty-six (26) years of age if a full-time student at an accredited college or university. **Injury** means bodily injury caused by an accident that occurs while You are covered under this program, and results directly and independently of all other causes of loss. The injury must be verified by a physician. **Medically imposed restrictions** means a restriction certified by Your physician prohibiting You from traveling on a common carrier. **Physician** means a licensed medical, surgical, or dental practitioner acting within the scope of his or her license. The treating physician may not be You, Your family member, a traveling companion or related to You by blood. **Return destination** means the place to which You expect to return from Your trip as indicated on Your common carrier ticket. **Sickness** means an illness or disease that is diagnosed or treated by a physician. **Traveling companion** means any individual(s) with whom You have arranged to travel on the same trip with the same itinerary and for which the cost of trip was charged to

Your covered card. **Trip** means a scheduled period of travel with a destination away from Your primary residence and return destination to Your primary residence using a common carrier. **Trip departure date** means the date on which You are originally scheduled to leave on Your trip. **United States Dollars (USD)** means the currency of the United States of America. **We, Us, and Our** refer to New Hampshire Insurance Company, an AIG company. **You, Your** and **Yourself** refer to the cardholder or authorized user of the covered card.

## EXTENDED WARRANTY PROTECTION

### Definitions

**Account** means Your credit or debit card Accounts. **Eligible Person** means a cardholder who pays for their purchase by using their eligible Account and/or rewards program associated with their covered Account. **You** or **Your** means an Eligible Person who purchase their item to their eligible Account and/or rewards program associated with their covered Account.

### Extended Warranty Protection

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Product warranties can be inconvenient and cumbersome to use. Let's say You purchased a great gadget about a year ago, but it just stopped working, and You can't find Your sales receipt and warranty information. For all too common situations like these, Extended Warranty Protection can help.

Extended Warranty Protection provides You with valuable features that help You manage, use and extend the warranties for eligible items purchased on Your covered Account and/or rewards program associated with Your covered Account. Services include Warranty Registration and Extended Protection. You are eligible for this benefit if You are a cardholder of an eligible card issued in the United States and You purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your covered Account.

### Here's how Warranty Registration works

When You purchase an eligible item that carries a manufacturer's warranty, You can register Your purchase by calling **800-551-8472** or call collect outside the U.S. at **303-967-1096**. You can also register Your purchase online at [cardbenefitservices.com](http://cardbenefitservices.com).

The Benefit Administrator will tell You where to send Your item's sales receipt and warranty information, so they can be kept on file should You need them.

If You choose **not** to register Your item, be sure to keep Your monthly billing statement reflecting the purchase, the itemized sales receipt, the original manufacturer's written U.S. warranty and any additional warranty in a safe place. These documents will be required to verify Your claim.

### **Here's how Extended Protection works**

Your warranty coverage can be doubled up to one (1) additional year on eligible warranties of three (3) years or less. For example, a manufacturer's warranty of three (3) months would be provided with an additional three (3) months of coverage for a combined total of six (6) months of coverage, and a warranty for six (6) months would be provided with an additional six (6) months of coverage for a combined total of twelve (12) months of coverage. However, if the manufacturer's warranty is for three (3) years, it would only be extended one (1) additional year for a combined total of four (4) years of coverage.

This benefit is limited to no more than the original price of the purchased item (as shown on Your credit card receipt), less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and fifty thousand dollars (\$50,000.00) per cardholder.

The benefit covers 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, store-purchased dealer warranty, or an assembler warranty.

### **What Extended Protection does not cover**

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty
- Items purchased for resale, professional, or commercial use
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Rented or leased items
- Computer software
- Medical equipment
- Used or pre-owned items (Refurbished items will be covered as long as it has a warranty with it and would not be considered used or pre-owned.)

### **Filing an Extended Protection claim**

To file a claim, call the Benefit Administrator at **800-551-8472** or call collect outside the U.S. at **303-967-1096**, immediately

after the failure of Your covered item. **Please note if You do not notify the Benefit Administrator within sixty (60) days of product failure, Your claim may be denied.**

The Benefit Administrator will request preliminary claim information, direct You to the appropriate repair facility, and send You the claim form. Gift recipients of eligible items are also covered, but they must provide all the documents needed to substantiate their claim.

### **What You must submit to file a claim**

Fill out and sign the claim form the Benefit Administrator sent You, then submit the form **within ninety (90) days** of the product failure, along with the following documents:

- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered 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
- A copy of the itemized sales receipt
- A copy of the original manufacturer's written U.S. warranty, and any other applicable warranty
- A description of the item and 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)
- The original repair estimate or repair bill, indicating cause of failure
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

**All claims must be fully substantiated.**

**For faster filing, or to learn more about Extended Warranty Protection, visit [cardbenefitservices.com](http://cardbenefitservices.com).**

### **How You will 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**, but 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 dollars (\$10,000.00) per claim, and a maximum of fifty thousand dollars (\$50,000.00) per cardholder. You will only be reimbursed up to the amount charged to Your Account or the program limit, whichever is less.

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

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.

#### **Additional provisions for Extended Protection**

- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible 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. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does 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.

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

**For more information about the benefit described in this guide,**

**call the Benefit Administrator at 800-551-8472 or call collect outside the U.S. at 303-967-1096.**

#### **Need to make a claim?**

To file a claim call **800-551-8472**

## **ID THEFT PROTECTION™**

#### **Eligibility**

All Barclays Visa credit cardholders in the US are eligible for this coverage.

#### **Access**

Simply contact **844-252-7831** if you believe you have been a victim of Identity Theft.

#### **Services Provided**

**Resolution Services:** You will have access to a team of identity theft resolution specialists, available 24 hours a day, 365 days a year to help resolve your identity theft incident and prevent further damage. The resolution specialists are native speakers of English, French and Spanish, and are based out of Bethesda, Maryland. Cardholders are given the option to sign limited power of attorney (LPOA) to the specialist, to allow them to conduct resolution activities on the cardholders' behalf, including contacting police, credit agencies, and other authorities, translating information, and closing and replacing breached accounts.

**Charges:** There is no charge for these services, they are provided by your financial institution.

#### **Services NOT Provided:**

- When it is determined you have committed any dishonest, criminal, malicious or fraudulent act.
- When your financial institution or card issuer which provides this service, has investigated the event and deemed you are responsible for the charge or event.
- When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.

#### **Program Provisions for ID Theft Protection:**

This service applies only to you, the named Barclays cardholder. You shall use due diligence and do all things reasonable to

avoid or diminish any loss or damage to property protected by the program. The provider, Generali Global Assistance, relies on the truth of statement made in the affidavit or declaration from each cardholder.

This service is provided to eligible cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages.

Barclays can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the provider non-renews or cancels any services provided to eligible Barclays cardholders, you will be notified within 30-120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact **844-252-7831**.

## CONCIERGE SERVICES

Just call anytime, 24 hours a day. The Visa Signature Concierge service can help **You** find tickets to the top sports and entertainment events, book travel, make dinner reservations, and even help **You** find the perfect gift. To use the Visa Signature Concierge service, call **800-953-7392**. For calls outside the United States, call **Us** collect.

Costs of any goods or services provided by the concierge will be billed to **Your** Visa Signature Card.

## TRAVEL AND EMERGENCY ASSISTANCE 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.

## Travel and Emergency Assistance Services

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Emergencies can escalate quickly when You are traveling away from home. Something that is relatively straight forward when You are not traveling, like replacing prescription medication, can be a difficult task when You are dealing with local laws or language barriers.

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.**

**What are Travel and Emergency Assistance Services and how do I use these services when I need them?**

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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 **800-992-6029**.

**If You are outside the United States, call collect at 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

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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.

**For more information about the benefit described in this guide, call the Benefit Administrator at 800-992-6029, or call collect outside the U.S. at 804-673-1675.**

## TRIP CANCELLATION & TRIP INTERRUPTION INSURANCE

### Definitions

**Accident** or **Accidental** means a sudden, unforeseen, and unexpected event which: 1) happens by chance; 2) arises from a source external to the injured person; 3) is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof; 4) occurs while the Covered Person is insured under this policy which is in force; and 5) is the direct cause of loss. **Accidental Bodily Injury** means bodily injury, which is: 1) accidental; 2) the direct cause of loss; and 3) occurs while the Covered Person is insured under this policy, which is in force. **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: 1) Osgood-Schlatter's Disease; 2) bursitis; 3) Chondromalacia; 4) shin splints; 5) stress fractures; 6) tendinitis; and 7) Carpal Tunnel Syndrome. **Account** means eligible credit card accounts. **Benefit Amount** means the amount stated above which applies: 1) at the time of loss; and 2) to the Covered Person. **Cardholder** means an individual who is named on the Account card issued by the Policyholder. **Change Fees** means any fee imposed by a Travel Supplier to change the date and/or time of prescheduled travel arrangements of a Trip that has not been cancelled. Change Fees do not include a change in Common Carrier fare, Licensed Provider of Lodging occupancy rate, or new Common Carrier fares. **Common Carrier** means 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. **Company** means Federal Insurance Company. **Conveyance** means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction. **Covered Person** means Cardholders, their Spouse or Domestic Partner and Dependent Children. **Cruise Line** means a company that maintains a fleet of cruise ships and markets cruises to the public. **Dependent Child** means the Insured Person's unmarried child from the moment of birth, including a natural child, grandchild, stepchild or adopted child from the date of placement with the Insured Person. The Dependent Child must be

primarily dependent upon such Insured Person for maintenance and support, and must be under the age of twenty-six (26) or classified as an Incapacitated Dependent Child. **Domestic Partner** means a person designated by the Covered Person who is registered as a Domestic Partner or legal equivalent under laws of the governing jurisdiction or who: 1) is at least 18 years of age and competent to enter into a contract; 2) is not related to the Covered Person by blood; 3) has exclusively lived with the Covered Person for at least twelve (12) consecutive months prior to the date of enrollment; 4) is not legally married or separated; and 5) as of the date of enrollment, has with the Covered Person at least two (2) of the following financial arrangements: 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, or in a civil union with, anyone else. **Effective Date** means the day on which coverage begins. **Financial Insolvency** means the inability of an entity to provide travel services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations. **Host at Destination** means a person with whom the Covered Person is sharing pre-arranged overnight accommodations at the host's usual principal place of residence. **Immediate Family Member** means an individual with any of the following relationships to the Covered Person: Spouse, and parents thereof; sons and daughters, including adopted children and stepchildren, and spouses thereof; parents, including stepparents, and spouses thereof; brothers and sisters, and spouses thereof; grandparents and grandchildren, and spouses thereof; aunts or uncles, and spouses thereof; nieces or nephews, and spouses thereof; and Domestic Partner and parents thereof, including domestic partners of any individual of this definition. Immediate Family Member also includes legal guardians or wards. **Incapacitated Dependent Child** means any person who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the Insured Person for support and maintenance, as evidenced by United States income tax returns showing such person as dependent. **Insured Person** means the Cardholder who has a direct relationship with the Policyholder. **Loss** means one of the following which occurs: a) while the Covered Person is insured under this policy which is in force, and b) after the initial deposit or booking date of the Trip: 1) Accidental Bodily Injury or Loss of Life or Sickness of either the Covered Person or Traveling Companion, which prevents the Covered Person or Traveling Companion from traveling on the Trip; or 2) Accidental Bodily Injury or Loss of Life or Sickness of an Immediate Family Member of the Covered Person or Traveling Companion when the Accidental Bodily Injury or Sickness is considered life threatening, requires hospitalization, or such Immediate Family Member requires the care of the Covered Person or Traveling Companion. **Loss of Life** means death, including clinical death, determined by the local

governing medical authorities. **Non-Refundable** means money prepaid through use of a covered Account, if covered under the policy, for the Common Carrier ticket cost: 1) which will be forfeited under the terms of the agreement made with the Travel Supplier for unused travel arrangements; and 2) for which the Travel Supplier will not provide any other form of compensation. **Physician** means 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:** 1) the Covered Person, Traveling Companion or an Immediate Family Member of the Covered Person or Traveling Companion; 2) the employer or business partner of the Covered Person or Traveling Companion; or 3) an Immediate Family Member of the Covered Person's or Traveling Companion's employer or business partner; or 4) a massage therapist; or 5) physical therapist; or 6) anyone employed by or acting on behalf of the Policyholder. **Policyholder** means The Financial Customer Insurance Trust. **Pre-Existing Condition** means illness, disease or accidental injury of the Covered Person, Traveling Companion, or Immediate Family Member of the Covered Person or Traveling Companion, for which medical advice, diagnosis, care or treatment was recommended or received within the sixty (60) day period immediately prior to the initial deposit or booking date (whichever occurs first) of a Trip. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a treatment of illness or disease. Additionally, regular antenatal care, through 26 weeks gestation; provided it is a single, uncomplicated pregnancy which does not arise from services or treatment associated with an assisted reproductive program, including but not limited to in vitro fertilization; is not considered to be a treatment of illness or disease. **Proof of Loss** means written evidence acceptable to Us that a loss has occurred. **Scheduled Departure Date** means the date on which the Covered Person is originally scheduled to leave on the Trip. **Scheduled Return Date** means the date on which the Covered Person is originally scheduled to return to the point of origin or to a different final destination. **Sickness** means illness or disease which requires the attendance of a Physician. **Spouse** means 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** means a Cruise Line, airline, railroad or other Common Carrier. **Traveling Companion** means an individual who has made advance arrangements with the Covered Person to travel together for all or part of the Trip. **Trip** means any travel booked through a Travel Supplier for which any portion of the cost has been charged to the Insured Person's Account issued by the Policyholder. **Trip Cancellation** means the cancellation of travel arrangements due to a Loss when the Covered Person is prevented from traveling on a Trip on or before the Scheduled Departure Date of the Trip. **Trip Interruption** means the interruption of the Covered Person's Trip either on the way to the point of departure or after departure



of the Trip. Trip Interruption also means any change to the date and time of pre-scheduled uncanceled travel arrangements. **We, Us** and **Our** means Federal Insurance Company.

### Who is covered?

As an eligible Cardholder, You, your Spouse or Domestic Partner and your Dependent Children are eligible for Trip Cancellation and Trip Interruption Insurance. Coverage is provided automatically when a portion of the cost of the Trip is charged to your account.

### What is Trip Cancellation and Trip Interruption insurance?

In the event a loss is suffered from a cancellation or interruption of a Trip due to a covered Loss, Trip Cancellation and Trip Interruption insurance will reimburse for the non-refundable passenger fare charged by an airline, Cruise Line, railroad, or any other Common Carrier.

### Does Trip Cancellation and Trip Interruption insurance provide any other type of reimbursement?

### Change Fees

Trip Cancellation and Trip Interruption insurance will also reimburse any Change Fee imposed by a Travel Supplier to change the date and/or time of prescheduled travel arrangements of a Trip that has not been cancelled.

### Ground Transportation Expenses

In regard to Trip Interruption Insurance we will also reimburse for ground transportation expenses incurred by the Covered Person up to \$250, to directly transport the Covered Person: a) from the Licensed Provider of Lodging, Host at Destination, or medical facility where the Covered Person was receiving treatment for an Accidental Bodily Injury or Sickness which caused the Trip Interruption, to the airport, terminal or station the Covered Person is departing from; and/or b) between the airport, terminal or station to which the Covered Person is arriving and their place of permanent residence, or medical facility where the Covered Person is scheduled to continue treatment of an Accidental Bodily Injury or Sickness which caused the Trip Interruption. Ground transportation expenses do not include charges for transportation in any vehicle specifically designed for transporting sick or injured persons, or operated by a hospital, private ambulance service, rescue squad or other medical care facility.

### What qualifies as a covered Loss for Trip Cancellation and Trip Interruption insurance?

A Trip Cancellation or Trip Interruption must be due to one of the following reasons which occurs after the initial deposit or booking date of the Trip:

1. Accidental Bodily Injury or Loss of Life or Sickness of either the Covered Person or Traveling Companion, which prevents the Covered Person or Traveling Companion from traveling on the Trip; or

2. Accidental Bodily Injury or Loss of Life or Sickness of an Immediate Family Member of the Covered Person or Traveling Companion when the Accidental Bodily Injury or Sickness is considered life threatening, requires hospitalization, or such Immediate Family Member requires the care of the Covered Person or Traveling Companion; or
3. An organized strike affecting public transportation that impacts the Covered Person's ability to commence or continue on a covered Trip.

### Benefit Maximum Benefit Amount per Covered Person

#### Trip Cancellation

The amount charged to an eligible account up to **\$1,500**

#### Trip Interruption

The amount charged to an eligible account up to **\$1,500**

If a Covered Person is eligible for insurance under multiple Accounts, then such person will only be insured once under the Account which provides the Covered Person the largest Benefit Amount for the loss that has occurred.

### When is insurance effective?

For Trip Cancellation, your coverage begins on the initial deposit date or booking date of the Trip. Coverage ends at the point and time of departure on your Scheduled Departure Date.

For Trip Interruption coverage begins on your Scheduled Departure Date and ends on your 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 neither the Travel Supplier nor you have control, the term of coverage shall be automatically adjusted in accordance with your or the Travel Supplier's notice to Us of the delay or change. In order for benefits to apply, the initial deposit date or booking date must occur while coverage is in force.

### Trip Cancellation Insurance

If a Loss causes the Covered Person's Trip Cancellation, reimbursement up to the Maximum Benefit Amount above is subject to the following:

1. The Covered Person must notify the Travel Supplier of the cancellation. If failure to notify of the cancellation results in the surrender of Non-Refundable eligible travel expenses, that would have otherwise been refundable had the Covered Person notified the Travel Supplier, no benefit shall be payable. This

limitation does not apply if a Loss prevents the Covered Person from providing the notification;

2. In no event will We pay more than the Trip Cancellation Benefit Amount.
3. The Travel Supplier's cancellation provisions in effect at the time the Travel Supplier is notified of a cancellation;
4. In the event that a Covered Person's Trip Cancellation results in a credit for future travel, or other consideration being issued by the Travel Supplier, no benefits shall be payable for that portion of the eligible travel expenses which such credit represents until such credit expires;
5. The Trip Cancellation benefit is payable on an excess basis over and above any amount due from any other valid or collectible travel insurance purchased for the same Trip by the Covered Person or any other form of reimbursement available from the Travel Supplier;
6. No benefit will be paid unless a portion of each Eligible Travel Expense has been charged to the Account;
7. In no event shall the Benefit Amount payable exceed the actual amount charged to an Account of the Insured Person for eligible travel expenses.

### **Trip Interruption Insurance**

If a Loss causes the Covered Person's Trip Interruption, reimbursement up to the Maximum Benefit Amount above of the Covered Person due to Trip Interruption is subject to the following:

1. To be reimbursed, these costs must have been charged to the Insured Person's Account with the Policyholder;
2. In no event will We pay more than the Trip Interruption Benefit Amount per Trip shown above.
3. The Trip Interruption benefit is payable on an excess basis over and above any amount due from any other valid or collectible travel insurance or any other form of reimbursement payable by those responsible for the Loss. In the event that a Covered Person's Trip Interruption results in a credit for future travel, or other consideration being issued by the Travel Supplier, no benefits shall be payable for that portion of the Non-Refundable arrangements and transportation expenses which such credit represents until such credit expires.

### **What types of expenses are eligible for reimbursement?**

Airline, Cruise Line, railroad and other Common Carrier fare. Change Fees and certain ground transportation expenses as described above are also covered.

**What is not covered by Trip Cancellation and Trip Interruption insurance?** These benefits do not apply to a Loss caused directly or indirectly from:

1. change in plans, financial circumstances and any business or contractual obligations of the Covered Person, Traveling Companion, Immediate Family Member of the Covered Person or Immediate Family Member of the Traveling Companion; or

2. a Pre-Existing Condition or any other event that occurs or commences prior to the initial deposit date or booking date of the Trip; or
3. any Loss due to the voluntary surrender of unused vouchers, tickets, credits, coupons or travel privileges available to the Covered Person from the Travel Supplier prior to their issued expiration date; or
4. travel arrangements that are scheduled to take place after the 26th week of pregnancy; or
5. any multiple pregnancy with or without complications which occurs prior to the initial deposit date or booking date of the Trip; or
6. any pregnancy associated with an assisted reproductive program, including but not limited to in vitro fertilization; or
7. any Loss for any Trip that is booked while on a waiting list for specified medical treatment; or
8. any Loss for any Trip that is booked for the purpose of obtaining medical treatment; or
9. disinclination to travel due to civil unrest; or
10. failure of the Covered Person or a Traveling Companion to obtain necessary visas, passports, or other documents required for travel.
11. the Covered Person's commission or attempted commission of any illegal act including but not limited to any felony.
12. a Covered Person's suicide, attempted suicide or intentionally self-inflicted injury.
13. the Covered Person being under the influence of any narcotic, legal recreational marijuana or other controlled substance at the time of a loss. This exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician.
14. This insurance does not apply to any loss caused by or resulting from, directly or indirectly, a Covered Person's disinclination to travel due to an epidemic or pandemic.
15. Default of the Common Carrier resulting from Financial Insolvency or Financial Insolvency of a Travel Agency, Tour Operator or Travel Supplier.

**In addition, Trip Interruption Benefit does not apply to a Loss caused directly or indirectly from:**

1. travel arrangements canceled or changed by a Travel Supplier unless the cancellation is the result of an organized strike affecting public transportation or unless specifically covered herein; or
2. any event or circumstance unrelated to Accidental Bodily Injury or Loss of Life or Sickness which occurs or commences prior to the initial deposit date or booking date of the Trip.

### **How to File a Claim**

For claims related matters only please contact the Claim Administrator. To file a claim please call 855-830-3721. Claims are processed by the Claim Administrator, Broadspire, a Crawford

company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Broadspire, a Crawford company, P.O. Box 459084, Sunrise, FL 33345 Fax Number 855-830-3728. Once a claim number is assigned, supporting documentation for the claim can also be submitted through **myclaimsagent.com**. For all other inquiries please call the number on the back of your card.

### What types of documentation may be requested when a claim is submitted?

Some of the documentation the Company may request includes, but is not limited to a:

1. documentation detailing the reason for the Trip Cancellation/ Trip Interruption;
2. original unused tickets, copies of invoices, proof of payments, and other documents that substantiate the cost or occurrence of the Trip Cancellation/ Trip Interruption;
3. documentation of refunds or credits received from the Travel Supplier(s);
4. copy of the Travel Supplier(s) literature that describes penalties;
5. proof of the Account transaction via copies of an Account statement confirming the eligible travel expenses were charged to an eligible Account;
6. a letter from the Travel Supplier or an itemized bill from the travel agent stating the Non-Refundable amounts of the Trip costs

### Claim Notice

Written claim notice must be given to Us or any of Our brokers or appointed agents within ninety (90) days after the occurrence or commencement of any loss covered by this policy or as soon as reasonably possible. Notice must include enough information to identify the Covered Person and Policyholder. Failure to give claim notice within ninety (90) days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

### Claim Forms

When We receive notice of a claim, We will send the Covered Person or the Covered Person's authorized representative, within fifteen (15) days, forms for giving Proof of Loss to Us. If the Covered Person or the Covered Person's authorized representative does not receive the forms, then the Covered Person or the Covered Person's authorized representative should send Us a written description of the loss. This written description should include information detailing the occurrence, type and extent of the loss for which the claim is made.

### Claim Proof of Loss

Complete Proof of Loss must be given to Us within ninety (90) days after the date of loss, or as soon as reasonably possible. Failure to give complete Proof of Loss within these time frames will not

invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible, and in no event later than one (1) year after the deadline to submit complete Proof of Loss, except in cases where the claimant lacks legal capacity.

### Claim Payment

All payments by Us are subject to receipt of complete Proof of Loss. We will pay the Covered Person the applicable Benefit Amount for any covered claim within sixty (60) days after We receive complete Proof of Loss if the Covered Person and the Policyholder have complied with all the terms of this policy.

### General Provisions

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of Insurance are contained in the master policy 9908-12-93 on file with the Policyholder: The Financial Customer Insurance Trust. If this plan does not conform to your state statutes, it will be amended to comply with such laws.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at **new.chubb.com**. Insurance provided by Federal Insurance Company. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb, PO Box 1600, Whitehouse Station, NJ 08889-1600.

## BAGGAGE DELAY

### Definitions

**Account** means eligible credit card accounts. **Baggage** means suitcases and the containers specifically designated for carrying personal property, and the personal property contained therein. **Baggage Delay** means a delay or misdirection of the Covered Person's Baggage by a Common Carrier for more than 4 hours from the time the Covered Person arrives at the destination on the Covered Person's ticket. **Cardholder** means an individual who is named on the Account issued by Barclays Bank. **Common Carrier** means 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. **Company** means Federal Insurance Company. **Conveyance** means any motorized craft, vehicle or mode of transportation licensed or registered by

a governmental authority with competent jurisdiction. **Covered Person** means a person as indicated above qualifying as eligible for benefits. **Dependent Child** means the Insured Person's unmarried child from the moment of birth, including a natural child, grandchild, stepchild or adopted child from the date of placement with the Insured Person. The Dependent Child must be primarily dependent upon such Insured Person for maintenance and support, and must be under the age of twenty-six (26) or classified as an Incapacitated Dependent Child. **Domestic Partner** means a person designated by the Covered Person who is registered as a Domestic Partner or legal equivalent under laws of the governing jurisdiction or who:

- 1) is at least 18 years of age and competent to enter into a contract;
- 2) is not related to the Covered Person by blood;
- 3) has exclusively lived with the Covered Person for at least twelve (12) consecutive months prior to the date of enrollment;
- 4) is not legally married or separated; and
- 5) as of the date of enrollment, has with the Covered Person at least two (2) of the following financial arrangements:
  - a) a joint mortgage or lease;
  - b) a joint bank account;
  - c) joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease; or
  - d) a joint credit card account with a financial institution.

Neither the Covered Person nor the Domestic Partner can be married to, or in a civil union with, anyone else. **Incapacitated Dependent Child** means any person who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the Insured Person for support and maintenance, as evidenced by United States income tax returns showing such person as dependent. **Insured Person** means the Covered Person who has a direct relationship with Barclays Bank. **Proof of Loss** means written evidence acceptable to Us that a loss has occurred. **Recreational Equipment** means any equipment: 1) that is used to engage in a particular sport, hobby, game, excursion, or other recreational activity; and 2) for which the Covered Person has the requisite license or permit to own or operate if a license or permit is required. **Spouse** means 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. **Trip** means any travel booked through a Common Carrier for which any portion of the cost has been charged to the Insured Person's Account issued by Barclays Bank. **We, Us and Our** means Federal Insurance Company.

We will reimburse you, your Spouse or Domestic Partner and your dependents in the event of a Baggage Delay and for each additional 24-hour period beyond the initial Baggage Delay. In no event will We reimburse more than \$100 per day for up to 3 days. The benefit is first payable after 4 hours of delay and then for each additional 24 hour period thereafter. Our payment is limited to expenses incurred for the emergency purchase of essential items, such as toiletries, clothing and chargers for electronic equipment (limit of one (1) per device), needed by the Covered Person during a qualifying Baggage Delay.

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.

**Essential items not covered by Baggage Delay include, but are not limited 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; or
- Recreational Equipment.

We will not reimburse the Covered Person for Baggage Delay unless the delay was reported by the Covered Person to the Common Carrier.

**Payment of this benefit is subject to Our receipt of satisfactory Proof of Loss. Proof of Loss includes, but is not limited to:**

- Copies of the notification and reporting filed with the Common Carrier and all related correspondence;
- Details of the amount paid or payable by the Common Carrier responsible for the loss; and
- Receipts for emergency purchase of essential items. Receipts are not required for items under \$25.

### How to file a claim:

For claims related matters only please contact the Claim Administrator. To file a claim please call 855-830-3721. Claims are processed by the Claim Administrator, Broadspire, a Crawford company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Broadspire, a Crawford company, P.O. Box 459084, Sunrise, FL 33345 Fax Number 855-830-3728. Once a claim number is assigned, supporting documentation for the claim can also be submitted through [myclaimsagent.com](http://myclaimsagent.com). For all other inquiries please call the number on the back of your card.

### Claim Forms

When We receive notice of a claim, We will send you within fifteen (15) days, forms for giving Proof of Loss to Us. If you do not receive the forms, you should send Us a written description of the loss.

This written description should include information detailing the occurrence, type and extent of the loss for which the claim is made.

### Claim Notice

Written claim notice must be given to Us within ninety (90) days after the occurrence or commencement of any loss covered by this policy or as soon as reasonably possible. Notice must include enough information to identify the Covered Person. Failure to give claim notice within ninety (90) days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

### Claim Proof of Loss

Complete Proof of Loss must be given to Us within ninety (90) days after the date of loss, or as soon as reasonably possible. Failure to give complete Proof of Loss within these time frames will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible, and in no event later than one (1) year after the deadline to submit complete Proof of Loss, except in cases where the claimant lacks legal capacity. 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.

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of Insurance are contained in the master policy 9908-14-47. If this plan does not conform to your state statutes, it will be amended to comply with such laws.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [new.chubb.com](http://new.chubb.com). Insurance provided by Federal Insurance Company. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb, PO Box 1600, Whitehouse Station, NJ 08889-1600.

## TRAVEL ACCIDENT INSURANCE

### Definitions

**Accident** or **Accidental** means a sudden, unforeseen and unexpected event happening by chance. Accident includes unavoidable exposure to elements arising from a covered Hazard. **Account** means eligible credit card accounts, or debit card accounts issued by Barclays Bank. **Benefit Amount** means the Loss amount applicable at the time the entire cost of the passenger fare is charged to an eligible account. **Common Carrier** means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire. **Company** means the Federal Insurance Company. **Covered Trip** means travel on a Common Carrier when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers or coupons, has been charged to an Account issued by the Policyholder. **Dependent Child(ren)** means those children, including adopted children and children placed for adoption, who are primarily dependent upon the for maintenance and support and who are: 1) under the age of nineteen (19) and reside with the; or 2) beyond the age of nineteen (19), permanently mentally or physically challenged, and incapable of self-support; or 3) under the age of twenty-five (25) and classified as a full-time student at an institute of higher learning. **Domestic Partner** means a person designated in writing by the Accountholder who is at least eighteen (18) years of age, and who during the past twelve (12) months: 1) has been in a committed relationship with the primary Accountholder and 2) has been the Accountholder's sole spousal equivalent; and 3) has resided in the same household as the primary Accountholder; and 4) has been jointly responsible with the Accountholder for each other's financial obligation, and who intends to continue the relationship above indefinitely. **Loss of Foot** means the complete severance through or above the ankle joint. We will consider it a Loss of Foot even if the foot is later reattached. **Loss of Hand** means complete severance through or above the knuckle joints of at least 4 fingers on the same hand or at least 3 fingers and the thumb on the same hand. We will consider it a Loss of Hand even if the fingers and/or thumb are later reattached. **Loss of Hearing** means the permanent and irrecoverable Loss of Hearing in both ears, as determined by a Physician. **Loss of Life** means death, including clinical death determined by the local governing medical authorities. **Loss of Sight of an Eye** means the permanent loss of vision in one eye. Remaining vision must be no better than 20/200 using a corrective aid or device as determined by a Physician. **Loss of Speech** means the permanent and irrecoverable total loss of the capability of speech without the aid of mechanical devices, as determined by a Physician. **Loss of Thumb and Index Finger** means complete severance through or above the knuckle joints of the thumb and index finger of the same hand. We will consider it a Loss of Thumb and Index Finger even if one or both are later reattached. **Physician** means a person who is licensed as a medical

doctor or a doctor of osteopathy by the laws of the jurisdiction in which treatment is given and who is qualified to provide the medical treatment. A Physician does not include a family member of the Insured Person, a social worker, a physical therapist or an intern.

**Policyholder** means Financial Customer Insurance Trust.

### What is Travel Accident Insurance?

Travel Accident Insurance provides coverage against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed Common Carrier while the Insured Person is on a Covered Trip. Coverage is also extended while the Insured Person is riding as a passenger in, entering or exiting any Common Carrier during travel to or from the airport, terminal, or station: 1) immediately preceding the departure of the scheduled Common Carrier on which the has purchased passage; and 2) immediately following the arrival of the scheduled Common Carrier on which the Insured Person was a passenger. This coverage extension does not include any courtesy transportation provided without a specific charge. If the entire cost of the passenger fare has not been charged to an eligible Account prior to your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to an eligible Account.

### How is Travel Accident Insurance Activated?

Eligible Accountholders, their Spouse or Domestic Partner, and Dependent Children are COVERED AUTOMATICALLY when the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to an eligible card account issued by Barclays Bank. The Spouse or Domestic Partner, and Dependent Children do not need to be traveling with the Accountholder for coverage to be in effect. It is not necessary for you to notify Barclays Bank, the administrator or the Company when tickets are purchased. This insurance plan is provided at NO COST to eligible cardholders. This insurance is effective on the date that the eligible Account becomes active, and will cease on the date the Master Policy 9908-14-49 is terminated or on the date the eligible account ceases to be in good standing, whichever occurs first.

### How much coverage is provided?

Insured Person	Loss of Life Benefit Amount
Eligible Cardholders	\$250,000
The Spouse or Domestic Partner of Eligible Cardholders	\$250,000
The Dependent Child(ren) of Eligible Cardholders	\$250,000

Loss Due to an Accident	(Percentage of Loss of Life Benefit Amount)
Loss of Speech and Loss of Hearing	100%
Speech and Loss of one of: Hand, Foot or Sight of One Eye	100%
Hearing and Loss of one of: Hand, Foot or Sight of One Eye	100%
Both Hands, Loss of Both Feet, Loss of Sight of Both Eyes or a Combination of any two of a Loss of Hand, a Loss of Foot or Loss of Sight of One Eye	100%
One Hand, Loss of One Foot or Loss of Sight of One Eye	50%
Speech or Loss of Hearing	50%
Thumb and Index Finger of the same hand	25%

**Disappearance of a Conveyance:** If the Insured Person has not been found within one (1) year of the disappearance, stranding, sinking, wrecking or breakdown of any conveyance in which the Insured Person was covered as an occupant, it will be assumed, subject to all other terms of coverage, that the Insured Person has suffered Loss of Life.

### Maximum limit of Insurance for all Insured Persons Traveling Together

In the event of multiple Accidental deaths per Account arising from any one Accident, the Company's liability for all such Losses will be limited to a Maximum Limit of Insurance equal to three (3) times the applicable Benefit Amount for Loss of Life. Benefits will be proportionately divided among the Insured Persons up to the Maximum Limit of Insurance.

## Exclusions to Coverage

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This insurance does not cover loss resulting from: 1) an Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide or intentionally self-inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism; 4) travel between the Insured Person's residence and regular place of employment; or 5) an Accident while an Insured Person is in, entering or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passenger who temporarily perform pilot or crew functions in a life threatening emergency.

## Who is the Beneficiary?

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The Loss of Life benefit will be paid to the beneficiary designated by the insured Person. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured Person's spouse, b) the Insured Person's children, c) the Insured Person's parents, d) the Insured Person's brothers and sisters, e) the Insured Person's estate. All other indemnities will be paid to the Insured Person.

## Claims Provisions

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### How to file a claim:

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To file a claim please call **844-252-7831**. Claims are processed by the Claim Administrator, Broadspire, a Crawford company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Crawford and Company, P.O. Box 4090, Atlanta, GA 30302, Fax Number 855-830-3728. Please reference policy #9908-14-49

### What Documents are Required to Substantiate a Loss?

Some of the documentation that may be requested by the Company includes but is not limited to 1) a completed claim form; 2) a copy of the travel itinerary; 3) a police report confirming the claimed Accident; 4) a copy of the credit card statement that shows the charge for the Common Carrier or Scheduled Airline fare; and 5) a copy of the death certificate.

### How Soon After a Loss Must Claim Notice be Given?

Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

### How Soon Will Claims Forms be Sent?

When the Company receives notice of a claim, the Company will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send the Company a written description of the loss.

### How Soon Must Proof of Loss be Submitted?

For all claims, complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss.

**How Soon Will Payment be Made After Proof of Loss is Submitted?** For all benefits, the Company will pay you or your beneficiary the applicable benefit amount within 60 days after complete proof of loss is received and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

## I Have Questions That are Not Addressed Above

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Answers to specific questions can be obtained by writing the Plan Administrator: Direct Marketing Group, 13265 Bedford Avenue, Omaha, NE 68164

## Important Information Regarding This Insurance

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No legal action may be brought to recover on this policy until sixty (60) days after we have been given complete written Proof of Loss. No such action may be brought after three (3) years from the time written Proof of Loss is required to be given. No such action may be brought unless there has been full compliance with all of the terms of this policy. In no case will we be liable for benefits that are not payable under the terms of this policy or that exceed the applicable Benefit Amounts or Limits of Insurance.

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

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 by way of additional Guide to Benefit mailings, statement inserts or statement messages. The benefit described in this Guide to Benefit will not apply to cardholders whose accounts have been suspended or canceled.

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of Insurance are contained in the master policy 9908-14-49 on file with the Policyholder: The Financial Customer Insurance Trust. If this plan does not conform to your state statutes, it will be amended to comply with such laws.

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. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.

## AUTO RENTAL COLLISION DAMAGE WAIVER

### Definitions

**Account** means Your credit or debit card Accounts. **Actual Cash Value** means 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** means a cardholder who pays for their auto rental by using their eligible Account. **Rental Car Agreement** means 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** means a land motor vehicle with four or more wheels as described in the participating organization's disclosure statement which the eligible renter has rented for the period of time shown on the Rental Car Agreement and does not have a manufacturer's suggested retail price exceeding the amount shown on the participating organization's disclosure statement. **You or Your** means an Eligible Person who uses their eligible card to initiate and complete the rental car transaction.

### Auto Rental Collision Damage Waiver

No cardholder wants to incur the expense of repairing or replacing a rented car. But accidents do happen, and vehicles do get stolen. No matter what happens to Your rental car, You can be covered with Auto Rental Collision Damage Waiver. Auto Rental Collision Damage Waiver reimburses You for damages caused by theft or collision -- up to the Actual Cash Value of most rented cars. Auto Rental Collision Damage Waiver covers no other type of loss. For example, in the event of a collision involving Your rented vehicle, damage to any other driver's car or the injury of anyone or anything is not covered. Rental periods of thirty-one (31) consecutive days are covered. (Longer rental periods, however, are **not** covered.)

You are eligible for this benefit if Your name is embossed on an eligible card issued in the United States and You use it to initiate and complete Your entire car rental transaction. Only You as the primary car renter and any additional drivers permitted by the Rental Car Agreement are covered.

### How Auto Rental Collision Damage Waiver works with other insurance

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.

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, the 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 to use Auto Rental Collision Damage Waiver

- 1 Use Your card to initiate and complete Your entire car rental transaction.
- 2 Review the auto rental agreement and decline the rental



company's collision damage waiver (CDW/LDW) option, or a similar provision, **as 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 at 800-348-8472. Outside the United States, call collect at 804-673-1164.**

### **Before You leave the lot, be sure to check the car for any prior damage.**

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

This benefit is available in the United States and most foreign countries. However, this benefit 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. **Because regulations vary outside the United States, check with Your auto rental company and the Benefit Administrator before You travel, to be sure that Auto Rental Collision Damage Waiver will apply.**

### **Vehicles not covered**

Certain vehicles are **not** covered by this benefit, they consist of expensive, exotic, and antique cars; cargo vans; certain vans; vehicles with an open cargo bed; trucks; motorcycles; mopeds; motorbikes; limousines; and recreational vehicles.

Examples of expensive or exotic cars are the 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. An antique car is defined as one that is over twenty (20) years old, or one that has not been manufactured for ten (10) years or more. Vans are not covered. But those designed as small-group transportation vehicles (seating up to nine (9) people, including the driver) **are** covered.

**If You have questions about a specific vehicle's coverage or organization where the vehicle is being reserved, call the Benefit Administrator at 800-348-8472, or call collect outside the United States at 804-673-1164.**

### **Related instances & losses not covered**

- 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, 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 as a result of the authorized driver's and/or cardholder's lack of reasonable care in protecting the Rental Vehicle before and/or after damage or theft occurs (for example, leaving the car running and unattended)
- Theft or damage reported more than forty-five (45) days\* after the date of the incident
- Theft or damage for which a claim form has not been received within ninety (90) days\* from the date of the incident
- Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days after the date of the incident

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

### **Filing 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, immediately call the Benefit Administrator at **800-348-8472** to report the incident, regardless of whether Your liability has been established. Outside the United States, call collect at **804-673-1164.**

You should report the theft or damage as soon as possible but no later **than forty-five (45) days** from the date of the incident.

The Benefit Administrator reserves the right to deny any claim containing charges that would not have been included, if notification occurred before the expenses were incurred. Thus, it's in Your best interest to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation.

## What You must submit to file a claim

At the time of the theft or damage, or when You return the Rental Vehicle, ask Your car rental company for the following documents:

- A copy of the accident report form
- A copy of the initial and final auto rental agreements (front and back)
- A copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable
- A copy of the demand letter which indicates the costs You are responsible for and any amounts that have been paid toward the claim

Submit all of the above documents from the rental company, along with the following documents, to the Benefit Administrator:

- The completed and signed Auto Rental Collision Damage Waiver claim form (Important: This must be postmarked within ninety (90) days\* of the theft or damage date, even if all other required documentation is not yet available – or Your claim may be denied.
- A copy of Your monthly billing statement (showing the last 4 digits of the Account number) demonstrating that the entire rental transaction was made on Your eligible Account.
- A statement from Your insurance carrier (and/or Your employer or employer's insurance carrier, if applicable), or other reimbursement showing the costs for which You are responsible, and any amounts that have been paid toward the claim. Or, if You have no applicable insurance or reimbursement, a statement of no insurance or reimbursement is required.
- A copy of Your primary insurance policy's Declarations Page (if applicable) to confirm Your deductible. (This means 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.

Finally, please note that all remaining documents must be postmarked within three hundred and sixty-five (365) days\* of the theft or damage date **or Your claim may be denied.**

**\*Not applicable to residents of certain states.**

**For faster filing, or to learn more about Auto Rental Collision Damage Waiver, visit [eclaimslines.com](http://eclaimslines.com)**

## Finalizing Your claim

Your claim will typically be finalized within fifteen (15) days, after the Benefit Administrator has received all the documentation needed to substantiate Your claim.

## Transference of claims

Once Your claim has been paid, all Your rights and remedies against any party in regard to this theft or damage will be

transferred to the Benefit Administrator, to the extent of the cost of payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

## Additional provisions for Auto Rental Collision Damage Waiver

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible 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.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does 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.

**For more information about the benefit described in this guide, call the Benefit Administrator at 800-348-8472, or call collect outside the U.S. at 804-673-1164.**

## ROADSIDE DISPATCH

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 included<sup>1</sup>
- Tire Changing - must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery - up to 5 gallons (plus the cost of fuel)
- Standard Winching

Roadside Dispatch will ask you where you are, what the problem is, and while 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.  
**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.

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

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

## ACCOUNT AND BILLING INFORMATION

Contact Barclays directly for questions concerning **Your** account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide.

## LEGAL DISCLOSURE

Benefits are provided to **You**, the account holder, at no additional charge. Non-insurance services may have associated costs, which will be **Your** responsibility (for example, legal referrals are free, but the lawyer's fee is **Your** responsibility).

The insurance benefits are provided under a group policy issued by New Hampshire Insurance Company, an AIG company for all benefits other than Auto Rental CDW and Warranty Manager that are provided by Indemnity Insurance Company of North America.

**Effective date of benefits:** Effective November 1, 2019, this Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at anytime. Notice will be provided for any changes.

**Cancellation:** The Policyholder can cancel these benefits at any time or choose not to renew the insurance coverage for all **Cardholders**. If the Policyholder does cancel these benefits, **You** will be notified in advance. If the insurance company terminates, cancels, or chooses not to renew the coverage to the Policyholder, **You** will be notified as soon as is practicable. Insurance benefits will still apply for any benefits **You** were eligible for prior to the date of such terminations, cancellation, or non-renewal, subject to the terms and conditions of coverage.

**Benefits to You:** These benefits apply only to the **Cardholder** whose cards are issued by U.S. financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia,

American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands. No person or entity other than the **Cardholder** shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if **Your** card privileges have been cancelled. However, insurance benefits will still apply for any benefit **You** were eligible for prior to the date that **Your** account is suspended or cancelled, subject to the terms and conditions of coverage.

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

**Dispute Resolution – Arbitration:** This **EOC** requires binding arbitration if there is an unresolved dispute concerning this **EOC** (including the cost of, lack of or actual repair or replacement arising from a loss or breakdown). Under this Arbitration provision, **You** give up **Your** right to resolve any dispute arising from this **EOC** by a judge and/or a jury. **You** also agree not to participate as a class representative or class member in any class action litigation, any class arbitration or any consolidation of individual arbitrations. In arbitration, a group of three (3) arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing the parties' positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration and the decision of the arbitrators shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law.

To start arbitration, the disputing party must make a written demand to the other party for arbitration. This demand must be made within one (1) year of the earlier of the date the loss occurred or the dispute arose. The parties will each separately select an arbitrator. The two (2) arbitrators will select a third arbitrator called an "umpire." Each party will each pay the expense of the arbitrator selected by that party. The expense of the umpire will be shared equally by the parties. Unless otherwise agreed to by the parties, the arbitration will take place in the county and state in which **You** live. The arbitration shall be governed by the Federal Arbitration Act (9 U.S.C.A. § 1 et. seq.) and not by any state law concerning arbitration. The rules of the American Arbitration Association (**adr.org**) will apply to any arbitration under this **EOC**. The laws of the state of New York (without giving effect to its conflict of law principles) govern all matters arising out of or relating to this **EOC** and all transactions contemplated by this **EOC**, including, without limitation, the validity, interpretation, construction, performance and enforcement of this **EOC**.

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

circumstances in order to guard and protect the item.

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

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

**Misrepresentation and Fraud:** Benefits shall be void if the **Cardholder** has concealed or misrepresented any material facts concerning this coverage.

**Other Insurance:** Coverage is secondary to and in excess of any other applicable insurance or indemnity available to **You**. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions, limitations, and exclusions described in this document. In no event will this coverage apply as contributing insurance. This Other Insurance clause will take precedence over a similar clause found in other insurance or indemnity language.

In no event will these insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

**Severability of Provisions:** If in the future any one or more of the provisions of this Guide to Benefits is, to any extent and for any reason, held to be invalid or unenforceable, then such provision(s) shall be deemed "severable" from the remaining provisions of the Guide. In that event, all other provisions of this Guide shall remain valid and enforceable.

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

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the master insurance policies, or an issuer's, actual offerings, such master policies or actual offering shall control. Provision of services is subject to availability and applicable legal restrictions.

From time to time benefits may be modified, updated or removed. All benefits may not be listed in this Guide to Benefits. Please go to the Rewards and Benefits section of the customer website at [BarclaysUS.com](https://www.BarclaysUS.com) for more information about all the benefits available to you and to view your current Guide to Benefits.



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