

## Wells Fargo Visa Signature® Card Guide to Benefits

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Your Guide to Benefits describes the benefits in effect as of 09/01/2022. Benefits information in this guide replaces any prior benefits information you may have received. Please read this guide in its entirety and retain for Your records. While you may not be eligible for coverage of losses under one benefit, you may qualify for coverage under a different benefit.

For questions about Your account, balance, or rewards points, please call the customer service number on Your credit card statement or on the back of Your card.

### Section 1 - Shopping Benefits

#### Cellular Telephone Protection

##### What is Covered

This coverage reimburses You for the cost to repair or replace the Cell Phone in the event it is Damaged, Stolen, or is unrecoverable due to Involuntary and Accidental Parting. Cracked screens, cosmetic damage or scratches that do not impact the Cell Phone's capabilities or functionality are not covered.

To be eligible for coverage, the following must occur:

- You must pay the monthly Wireless Bill using Your Covered Card; and
- Wireless Bill charge must post to the Covered Card Account the month immediately preceding the occurrence of the Cell Phone being Damaged, Stolen, or unrecoverable due to Involuntary and Accidental Parting.

Coverage is provided for all Cell Phones with lines that appear on the Wireless Bill.

<b>How Long are You Covered</b>	Coverage starts the first day of the calendar month following the posting of the Wireless Bill charge to the Covered Card Account.  If You fail to make a payment of the Wireless Bill with the Covered Card in a particular month: <ul style="list-style-type: none"> <li>◦ Coverage is suspended beginning the first day of the calendar month following the month in which a charge of the Wireless Bill is not posted to the Covered Card Account; and</li> <li>◦ Coverage resumes on the first day of the calendar month following the date of any future posting of a charge of the Wireless Bill to the Covered Card Account.</li> </ul>
<b>Deductible</b>	The amount of \$25 per claim will be deducted from the amount reimbursed for the repair or replacement of the Cell Phone.
<b>Maximum Coverage per Cell Phone</b>	Coverage is limited to the lesser of the following: <ul style="list-style-type: none"> <li>◦ The cost to repair the Cell Phone, less the deductible.</li> <li>◦ The cost to replace the Cell Phone with similar features and functionality at the current market value at time of loss, less the deductible.</li> <li>◦ \$600 per claim.</li> </ul>
<b>Maximum Coverage per Covered Card</b>	Coverage is limited to: <ul style="list-style-type: none"> <li>◦ A maximum of 2 paid claims per 12 month period.</li> <li>◦ \$1,200 per 12 month period.</li> </ul>

Coverage is supplemental to and excess of valid and collectible insurance or indemnity (including, but not limited to, cellular wireless telephone insurance programs, homeowner's, renter's, automobile, or employer's insurance policies). After all insurance or indemnity has been exhausted, We will provide coverage subject to the terms, conditions, exclusions, and coverage limits of this benefit.

##### Definitions

◦ **Account** means a Wells Fargo Bank, N.A. credit card account.

◦ **Cell Phone** means a wireless telephone that can place and receive cellular telephone calls and appears on Your Wireless Bill. Cell Phone does not include tablets, smartwatches or any other device on Your Wireless Bill or connected to a cellular service other than a wireless telephone.

◦ **Covered Card** means a credit card issued by Wells Fargo Bank, N.A. that provides the benefits described in this Guide.

◦ **Damage** means the Cell Phone can no longer perform function(s) as intended in normal service due to broken parts, material or structural failures.

◦ **Involuntary and Accidental Parting** means an unintended separation from Your Cell Phone when its location is known, but recovery is impractical to complete.

◦ **Stolen or Theft** means the Cell Phone was taken by force and/or under duress or the disappearance of the Cell Phone from a location under circumstances that would indicate the probability of theft and for which a police report has been filed.

◦ **We, Us or Our** means the insurance company or administrator that provides these benefits for the Covered Card.

◦ **Wireless Bill** means Your Cell Phone providers' monthly billing statement that includes charges for data, cellular service, or installment payments for the Cell Phone.

◦ **You or Your** means the person whose name is embossed on the Covered Card.

#### What is NOT Covered

◦ Any Cell Phone purchased for resale.

◦ Any Cell Phone purchased for professional or commercial use.

◦ Any Cell Phone that is lost (i.e., mysteriously disappears) without any evidence of a wrongful act.

◦ Cracked screens, cosmetic damage or scratches that do not impact the Cell Phone's capabilities or functionality.

◦ Any Cell Phone accessories other than the original equipment that came in the original Cell Phone packaging.

◦ A loss when a Cell Phone is under the care, custody, and control of another party or common carrier (including, but not limited to, airlines, the U.S. Postal Service, UPS, FedEx, or other delivery services).

◦ A loss due to fraud, abuse, gradual deterioration, vermin, inherent product defects, product recalls, war (whether it be declared or not) or hostilities of any kind (including but not limited to, invasion, rebellion or insurrection, radioactive contamination, or risks of contraband).

◦ A loss resulting from confiscation by any government, public authority or customs official.

◦ An Act of God (including but not limited to, flood, hurricane or earthquake), or consequential losses resulting from any Act of God.

◦ A fraudulent act(s) committed or arranged by You.

◦ A loss arising from illegal activity or acts.

◦ A loss due to misdelivery or voluntary parting with the Cell Phone.

◦ Taxes, delivery & transportation charges and any fees associated with the Cell Phone service provider.

◦ Consequential or incidental damages.

◦ The loss or corruption of data and applications.

◦ Any Cell Phone that is not on the Wireless Bill.

◦ Tablets, smartwatches or any other device on Your Wireless Bill or connected to a cellular service other than a wireless telephone.

#### How to File a Claim

To file a claim, call **1-800-316-8051** or visit <https://mycardbenefits.assurant.com>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. You must notify us of the loss within sixty (60) days of the loss or as soon as reasonably possible.

You will be asked to provide the following documentation to substantiate the claim:

◦ A copy of Your Wireless Bill demonstrating that the entire monthly payment for the Wireless Bill was made the month prior to the date of Damage or Theft or Involuntary and Accidental Parting, and has been paid with the Covered Card.

◦ If Your Wireless Bill doesn't show payment with the Covered Card, a copy of Your Covered Card monthly billing statement that corresponds with the above Wireless Bill.

◦ A copy of the device summary page from Your Wireless Bill or other sufficient proof of the claimed Cell Phone model linked to Your Wireless Bill account.

◦ If the claim is due to Theft or criminal action, a copy of the police report is required.

◦ Documentation (if available) of any other claim settlement such as Your cell phone provider or manufacturer's insurance settlement (if applicable).

◦ Any other documentation deemed necessary in Our sole discretion, to substantiate Your claim, including but not limited to:

- An itemized repair estimate from an authorized cell phone repair facility.
- An itemized store receipt for the replacement Cell Phone.

The requested documents must be submitted within one hundred twenty (120) days of the loss or the claim may not be honored.

Depending on the nature and circumstances of Your claim, We may choose to reimburse You for the cost to repair or replace Your Cell Phone for the lesser of the following:

◦ The cost to repair the Cell Phone, less the deductible.

◦ The cost to replace the Cell Phone with similar features and functionality at the current market value at time of loss, less the deductible.

◦ \$600 per claim.

We will notify You of Our decision once We have processed Your claim. Your claim will be finalized within fifteen (15) business days after We have received all the documentation needed to substantiate Your claim.

All claims must be fully substantiated as to the time, place, cause, and purchase price of the Cell Phone. If the Cell Phone is Damaged, do not discard it until the claim has been fully reviewed. We may require that You submit Your Cell Phone for evaluation and/or salvage.

Refer to [Additional Terms](#) for more information.

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#### Extended Warranty Protection

This coverage extends the manufacturer's U.S. repair warranty by an additional twelve (12) months.

To be eligible for coverage:

- You must pay for the entire cost of the item with Your Covered Card and/or rewards program associated with Your covered Account.
- The item must have a valid manufacturer's U.S. repair warranty of thirty-six (36) months or less.

<b>How Long are You Covered</b>	We will extend the manufacturer's warranty for an additional twelve (12) months.  For example: <ul style="list-style-type: none"><li>◦ On a manufacturer's warranty of six (6) months, You would be provided with an additional twelve (12) months of coverage for a combined total of eighteen (18) months of coverage.</li><li>◦ On a manufacturer's warranty of twelve (12) months, You would be provided with an additional twelve (12) months of coverage for a combined total of twenty-four (24) months of coverage.</li><li>◦ On a manufacturer's warranty of thirty-six (36) months, You would be provided with an additional twelve (12) months of coverage for a combined total of forty-eight (48) months of coverage. If the manufacturer's warranty is for more than thirty-six (36) months, there would be no extension of coverage.</li></ul>
<b>Maximum Coverage per Item</b>	Coverage is limited to the lesser of the following: <ul style="list-style-type: none"><li>◦ The cost to repair the item.</li><li>◦ The cost to replace the item with an item of like kind and quality.</li><li>◦ The amount charged to the Covered Card and/or rewards program associated with Your covered Account (excluding shipping and handling).</li><li>◦ \$10,000 per item.</li></ul>
<b>Maximum Coverage per 12 Month Period per Account</b>	\$50,000

We will decide whether to reimburse for the cost to have the item repaired or replaced, whichever is less; maximum coverage limits apply.

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

If You received or purchased a service contract or an extended warranty when You purchased Your item, this benefit will be supplemental to, and in excess of, that coverage.

#### How to store Your warranty:

When You purchase an eligible item that carries a manufacturer's warranty, You can store Your itemized sales receipt and warranty information online at <https://mycardbenefits.assurant.com>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. You can call **1-800-316-8051** for assistance uploading Your documentation.

If You choose not to utilize the warranty storage, be sure to keep Your monthly billing statement reflecting the purchase, the itemized sales receipt, and the warranty information in a safe place. These documents will be required to verify Your claim.

#### Definitions

- **Account** means a Wells Fargo Bank, N.A. credit card account.
- **Covered Card** means a credit card issued by Wells Fargo Bank, N.A. that provides the benefits described in this Guide.
- **We, Us or Our** means the insurance company or administrator that provides these benefits for the Covered Card.
- **You or Your** means the person whose name is embossed on the Covered Card.

#### WHAT'S COVERED

Purchases made by You using Your Covered Card and/or rewards program associated with Your covered Account.

#### WHAT'S NOT COVERED

Coverage does not apply to the following items:

- Boats, cars, aircraft, or any other motorized land, air or water vehicles and their motors, equipment, or accessories, including trailers and other items towable or attachable to any motorized vehicle.
- Any costs other than those specifically covered under the terms of the manufacturer's written U.S. repair warranty.
- Items that are previously owned, used, altered, and/or sold "as is" (Refurbished items will be covered as long as they have a warranty with it and would not be considered used or previously owned.)
- 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 and leased items.
- Computer software.
- Medical equipment.

#### HOW TO FILE A CLAIM

**Please keep the damaged item in case You are asked to provide it at Your expense.**

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

To file a claim, call **1-800-316-8051** or visit <https://mycardbenefits.assurant.com>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. You must notify Us of the loss within sixty (60) days of the loss or as soon as reasonably possible.

You will be asked to provide the following documentation to substantiate the claim:

A copy of Your entire monthly billing statement (showing the last four (4) digits of the Account number) demonstrating that the purchase was made on Your Covered Card and/or rewards program associated with Your covered Account.

- A copy of the itemized sales receipt demonstrating that the purchase was made on Your Covered Card and/or rewards program associated with Your covered Account.
- A copy of the manufacturer's written U.S. warranty.
- If You are eligible to file a claim under a service contract or an extended warranty purchased or provided to You by the retailer, please provide a copy of the settlement or denial.
- A description of the item and its serial number, and any other documentation deemed necessary to substantiate Your claim such as a copy of the maintenance record and receipts.
- A repair estimate from an authorized repair facility (with diagnosis, breakdown of cost, and condition of item). If the item is not repairable and is eligible for replacement, you will be required to provide a statement of non-repair from the authorized repair facility.
- Any other documentation required to substantiate the claim.

Note: You may be asked to send the damaged item, at Your expense, as part of the claim review process prior to being reimbursed.

The requested documents must be submitted within ninety (90) days of the loss or the claim may not be honored.

### How Your Benefit Amount Will Be Determined

We will decide whether to reimburse You for the cost to repair or replace the item for up to the lesser of the following:

- The cost to repair the item.
- The cost to replace the item with an item of like kind and quality.
- The amount charged to the Covered Card and/or rewards program associated with Your covered Account (excluding shipping and handling).
- \$10,000 per item and a maximum of \$50,000 per 12 month period per Account.

Refer to [Additional Terms](#) for more information.

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### Price Protection

If an item You purchase in the United States is advertised for less by another retail store within the first sixty (60) days from the Date of Purchase, You may be reimbursed the difference between the price You paid and the lower price.

To be eligible for coverage:

- You must pay for the entire cost of the item with Your Covered Card and/or rewards program associated with Your covered Account.
- The lower-priced item must be the same as the one You purchased (including the same manufacturer and model number).
- The lower price must be published on an internet site (excluding auction internet sites, such as, eBay, Ubid, Yahoo, and public or private live auction sites) or printed in a newspaper, magazine, journal, store circular, catalog or flyer and distributed in the United States to the general public and placed by a manufacturer or authorized dealer of the consumer product in the United States.
- The price comparison must be based only on sale price, not including taxes, shipping and handling, delivery costs, warranties or any other charges.

Be sure to save Your Account paperwork and a copy of the itemized store receipt.

<b>How Long are You Covered</b>	Sixty (60) days from Date of Purchase for each item.
<b>Maximum Coverage per Item</b>	Coverage is limited to the lesser of the following: <ul style="list-style-type: none"> <li>◦ The amount charged to the Covered Card and/or rewards program associated with Your covered Account (excluding shipping and handling, and sales tax).</li> <li>◦ \$250 per item.</li> </ul>
<b>Maximum Coverage per 12 month period per Account</b>	\$1,000

This benefit is secondary to and in excess of store policies offering a lowest-price guarantee or any other form of refund for price differences. Only items advertised by authorized dealers in the United States apply. Price differences involving manufacturing and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection benefit.

### Definitions

- **Account** means a Wells Fargo Bank, N.A. credit card account.
- **Covered Card** means a credit card issued by Wells Fargo Bank, N.A. that provides the benefits described in this Guide.
- **Date of Purchase** means the date You paid for the item.
- **We, Us or Our** means the insurance company or administrator that provides these benefits for the Covered Card.
- **You or Your** means the person whose name is embossed on the Covered Card.

### WHAT'S COVERED

Purchases made by You using Your Covered Card and/or rewards program associated with Your covered Account.

### WHAT'S NOT COVERED

Coverage does not apply to the following items:

- Boats, cars, aircraft, or any other motorized land, air or water vehicles and their motors, equipment, or accessories, including trailers and other items towable or attachable to any motorized vehicle.
- Products that can spoil or be consumed, and limited-life items including, but not limited to, cosmetics, perfumes, rechargeable batteries, food, fuel, or medications.
- Advice or services for a purchased item, such as product installation, labor, maintenance or repair.
- Jewelry, loose gems, semi-precious or precious stones, metals and pearls.

- Rare or one-of-a-kind items, special order items, custom items, or tailored items.
- Collectible items including but not limited to, antiques, coins, art, sports memorabilia or stamps.
- Cash, securities, credit or debit cards, and any other negotiable instrument (such as any form of checks, money orders and promissory notes).
- Tickets of any kind (e.g., for airlines, sporting events, concerts or lottery).
- Travel arrangements of any kind (e.g., hotels, vacation rentals, or car rentals).
- Items purchased for resale, professional or commercial use.
- Animals, including live or mounted animals or fish, taxidermy and living plants.
- 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 and leased items.
- Items purchased outside of the United States.

**Coverage doesn't apply under the following specific circumstances:**

- The lower-priced item requires a service contract, such as cell phones with a service contract.
- The lower-priced item is offered at no cost, or the lower price includes a bonus, free offer, special financing or a rebate.
- Internet auction advertisements including but not limited to sites such as eBay, Ubid, Yahoo and public or private live auction sites.
- Advertisements of cash-only sales, close-out sales, flea markets, fire sales, going-out-of-business sales, limited-quantity promotions or liquidation sales.
- Items that are previously owned, used, altered, sold "as is," and/or refurbished.
- Advertisements of sales of seasonal or discontinued items including, but not limited to, holiday decorations.

**HOW TO FILE A CLAIM**

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

To file a claim, call **1-800-316-8051** or visit <https://mycardbenefits.assurant.com>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. You must notify Us of the loss within ten (10) days of the advertisement showing the item at a lower price

You will be asked to provide the following documentation to substantiate the claim:

- A copy of Your entire monthly billing statement (showing the last four (4) digits of the Account number) demonstrating that the purchase was made on Your Covered Card and/or rewards program associated with Your covered Account.
- A copy of the itemized sales receipt demonstrating that the purchase was made on Your Covered Card and/or rewards program associated with Your covered Account.
- A copy of the original printed advertisement or print out from an internet site showing the sale date and/or date of the advertisement, advertising store name, item advertised (including the same manufacturer and model number of the item You purchased) and lower advertised price. For an internet site, the merchant internet address and customer service telephone number and, if applicable, shipping, handling and other charges must also be included. Advertisements must be submitted in whole with date verification, advertisements that are cut down or altered in any way will not be accepted. The only exception is advertisements in magazines and newspapers. In these cases, it's not necessary to submit the whole publication; only the whole page or pages in which the advertisement appears, with the date and name of the publication, is required.
- Any other documentation required to substantiate the claim.

The requested documents must be submitted within twenty (20) days of notice of claim or the claim may not be honored. We will notify You of Our decision once We have processed Your claim.

Refer to [Additional Terms](#) for more information.

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**Purchase Security**

If an item You purchase is damaged or stolen within the first ninety (90) days from the date of purchase, We may reimburse You the cost to repair or replace the item.

To be eligible for coverage, You must pay for the entire cost of the item with Your Covered Card and/or rewards program associated with Your covered Account.

<b>How Long are You Covered</b>	Ninety (90) days from date of purchase for each item.
<b>Maximum Coverage per Item</b>	<p>Coverage is limited to the lesser of the following:</p> <ul style="list-style-type: none"> <li>◦ The cost to repair item.</li> <li>◦ The cost to replace the item with an item of like kind and quality.</li> <li>◦ The amount charged to the Covered Card and/or rewards program associated with Your covered Account (excluding shipping and handling).</li> <li>◦ \$500 per item.</li> </ul> <p>Pairs or sets of items will be repaired or replaced individually regardless of the particular part or parts, stolen or damaged, regardless of any special value that item may have as part of such a pair or set, and no more than the proportionate part of an aggregate purchase price of such pair or set.</p>
<b>Maximum Coverage per 12 Month Period per Account</b>	\$50,000

We will decide whether to reimburse for the cost to have the item repaired or replaced, whichever is less; maximum coverage limits apply.

Coverage is supplemental to and excess of valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies). This means that if You have another insurance policy, this benefit will cover only the amount Your other policies do not. Deductibles You may have to pay under Your other insurance policies are covered.

**Definitions**

◦ **Account** means a Wells Fargo Bank, N.A. credit card account.

◦ **Covered Card** means a credit card issued by Wells Fargo Bank, N.A. that provides the benefits described in this Guide.

◦ **We, Us or Our** means the insurance company or administrator that provides these benefits for the Covered Card.

◦ **You or Your** means the person whose name is embossed on the Covered Card.

## WHAT'S COVERED

Purchases made by You using Your Covered Card and/or rewards program associated with Your covered Account.

## WHAT'S NOT COVERED

Coverage does not apply to the following items:

- Boats, cars, aircraft, or any other motorized land, air or water vehicles and their motors, equipment, or accessories, including trailers and other items towable or attachable to any motorized vehicle.
- Products that can spoil or be consumed, and limited-life items including, but not limited to, cosmetics, perfumes, rechargeable batteries, food, fuel, or medications.
- Advice or services for a purchased item, such as product installation, labor, maintenance or repair.
- Jewelry, loose gems, semi-precious or precious stones, metals and pearls.
- Watches.
- Collectible items including but not limited to, antiques, coins, art, sports memorabilia or stamps.
- Cash, securities, credit or debit cards, and any other negotiable instrument (such as any form of checks, money orders and promissory notes).
- Tickets of any kind (e.g., for airlines, sporting events, concerts or lottery).
- Items purchased for resale, professional or commercial use.
- Animals, including live or mounted animals or fish, taxidermy and living plants.
- 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.
- Firearms, weapons, or ammunition.
- Rented and leased items.
- Computer software.
- Medical equipment.

Coverage does not apply to any item under these conditions:

- Theft or damage stemming from abuse, fraud, hostilities (war, invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal); normal wear and tear; radioactive contamination.
- The item is damaged due to flood or earthquake.
- The item is damaged because of a product defect or experiences normal wear and tear where no failure has occurred.
- Items that are previously owned, used, altered, and/or sold "as is" (Refurbished items will not be considered used or previously owned as long as accompanied by a warranty).
- Items that are lost, or that "mysteriously disappear," meaning they vanished in an unexplained manner, with no evidence of wrongdoing by one person or several.
- Theft or damage from misdelivery, or voluntarily parting with property.
- Items under the control and care of a third party (including, but not limited to, the U.S. Postal Service, airplanes, or a delivery service).

## HOW TO FILE A CLAIM

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

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

To file a claim, call **1-800-316-8051** or visit <https://mycardbenefits.assurant.com>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. You must notify Us of the loss within sixty (60) days of the loss or as soon as reasonably possible.

You will be asked to provide the following documentation to substantiate the claim:

- A copy of Your entire monthly billing statement (showing the last four (4) digits of the Account number) demonstrating that the purchase was made on Your Covered Card and/or rewards program associated with Your covered Account.
- A copy of the itemized sales receipt demonstrating that the purchase was made on Your Covered Card and/or rewards program associated with Your covered Account.
- Copy of the documentation of any other settlement of the loss (if applicable).
- For damaged items, a repair estimate from an authorized repair facility (with diagnosis, breakdown of cost, and condition of item). If the item is not repairable and is eligible for replacement, you may be required to provide a statement of non-repair from the authorized repair facility.
- A copy of a police report (in the case of theft), fire report, or other incident report made within forty-eight (48) hours of the incident or as soon as reasonably possible.
- Any other documentation required to substantiate the claim.

Note: You may be asked to send the damaged item, at Your expense, as part of the claim review process prior to being reimbursed.

The requested documents must be submitted within ninety (90) days of the loss or the claim may not be honored.

## How Your Benefit Amount Will Be Determined

We will decide whether to reimburse You for the cost to repair or replace the item for up to the lesser of the following:

- The cost to repair item.
- The cost to replace the item with an item of like kind and quality.
- The amount charged to the Covered Card and/or rewards program associated with Your covered Account (excluding shipping and handling).



o \$500 per item and a maximum of \$50,000 per 12 month period per Account.

If You make or have made a claim and received payment, You won't receive coverage for the same or similar items or incidents under another Covered Card benefit.

Refer to [Additional Terms](#) for more information.

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## Section 2 - Travel Benefits

### Visa Signature® Concierge Services

Your Wells Fargo Visa Signature Card comes with complimentary, 24/7 access to the Visa Signature Concierge\* service. Simply call **1-800-953-7392** anytime for assistance booking travel, event tickets and more – even dinner reservations or golf tee times.

*\* Wells Fargo Visa Signature cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability. Refer to full terms of service at [visasignatureconcierge.com](https://visasignatureconcierge.com). You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website.*

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### Visa Signature® Luxury Hotel Collection

The Visa Signature Luxury Hotel Collection delivers a premium collection of benefits. Reserved for Visa Signature cardholders, this set of benefits is designed to help ensure guests have an unparalleled experience\*:

1. Best available rate guarantee
2. Automatic room upgrade upon arrival, when available
3. Complimentary in-room Wi-Fi, when available
4. Complimentary breakfast for two
5. \$25 USD food or beverage credit
6. VIP guest status
7. Late check-out upon request, when available

A selection of superior properties — including brands like Peninsula, Park Hyatt and Shangri-La — comprise the Visa Signature Luxury Hotel Collection. From boutique gems to world famous resorts, each hotel is evaluated annually to help ensure it continues to meet the highest standards.

Visit the Visa Signature Luxury Hotel Collection website to view detailed information on all properties. Your benefits are activated automatically when you book through the site. Get more details and choose a hotel at [VisaSignatureHotels.com](https://VisaSignatureHotels.com). You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website.

*\* Some Restrictions and Limitations may apply. In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases the hotel may or may not provide a substantial benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Luxury Hotel Collection website or through Visa Concierge for benefits to apply. Please consult the terms and conditions for each property.*

*During COVID-19 (until further notice), we are unable to match rates through our Best Available Rate Guarantee.*

*There may be restrictions or closures of hotel facilities including food and beverage, spa and others. Such restrictions or closures may inhibit the hotel's ability to fulfill some of the Visa Premium benefits as stated. For more information please visit: <https://www2.visasignaturehotels.com/coronavirus-information/>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website.*

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### Emergency Cash Disbursement and Card Replacement

Lost, stolen, or damaged card? Need emergency card or cash? Visa credit cardholders can get an emergency cash advance disbursed or a card replaced within one to three business days, in some cases, within 24 hours, after issuer approval. Any cash advance fees and interest charges that are associated with your credit card account will apply. Cardholder is responsible for any additional charges or fees that may be applied by parties other than Wells Fargo for these transactions. Please refer to your Card Account Agreement for more details. This benefit is available on all Visa credit cards.

#### Who do I contact for help?

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

#### How do I get emergency cash?

Once You call the Visa Global Customer Care Services associate at the above phone numbers, They will work with you and your financial institution for approval. Visa will arrange a convenient location for you to collect the emergency cash.

#### How do I replace my card?

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

#### How do I report a lost or stolen card?

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

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## Travel and Emergency Assistance Services

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

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

### Definitions

- **Common Carrier** means any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.
- **You or Your** means an eligible person whose name is embossed on an eligible U.S. issued card, and You reside in the United States.

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

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

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

To use the services, simply call the toll-free, 24-hour Benefit Administrator line at **1-800-992-6029**. If You are outside the United States, call collect at **1-804-673-1675**.

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

- **Emergency Message Service** — can record and relay emergency messages for travelers or their immediate family members. The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully. *All costs are Your responsibility.*
- **Medical Referral Assistance** — provides medical referral, monitoring, and follow-up. The Benefit Administrator can give You names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor Your condition; keep in contact with Your family, and provide continuing liaison; and help You arrange medical payments from Your personal account. *All costs are Your responsibility.*
- **Legal Referral Assistance** — can arrange contact with English-speaking attorneys and U.S. embassies and consulates if You're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from Your personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. *All costs are Your responsibility.*
- **Emergency Transportation Assistance** — can help You make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring Your Young children home and helping You stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. *All costs are Your responsibility.*
- **Emergency Ticket Replacement** — helps You through Your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to You, should You lose Your ticket. *All costs are Your responsibility.*
- **Lost Luggage Locator Service** — can help You through the Common Carrier's claim procedures or can arrange shipment of replacement items if an airline or Common Carrier loses Your checked luggage. *You are responsible for the cost of any replacement items shipped to You.*
- **Emergency Translation Services** — provides telephone assistance in all major languages and helps find local interpreters, if available, when You need more extensive assistance. *All costs are Your responsibility.*
- **Prescription Assistance and Valuable Document Delivery Arrangements** — can help You fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. *All costs are Your responsibility.*
- **Pre-Trip Assistance** — can give You information on Your destination before You leave such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

### Additional Provisions for Travel and Emergency Assistance Services

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide 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 1-800-992-6029, or call collect outside the U.S. at 1-804-673-1675.**

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## Auto Rental Collision Damage Waiver

This coverage reimburses You if a covered accident or theft occurs to the Rental Car.

To be eligible for coverage, the following must occur:

- You must pay for all of the cost to rent the car with Your Covered Card and/or rewards program associated with Your Covered Card Account.
- You must decline the rental company's collision loss/damage insurance.

<b>How Long are You Covered</b>	The length of the Rental Car agreement with a maximum rental period of fifteen (15) consecutive days in the United States, and thirty-one (31) consecutive days outside the United States.
<b>Where are You Covered</b>	Coverage is available worldwide except in Israel, Jamaica, the Republic of Ireland or Northern Ireland.  Some countries or car rental agencies require a letter of coverage. Please check with the rental agency before You go. If a letter of coverage is required call <b>1-800-316-8051</b> or visit <a href="https://mycardbenefits.assurant.com">https://mycardbenefits.assurant.com</a> . You are leaving Wells Fargo and entering a website that Wells Fargo



	does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website.
<b>Maximum Coverage</b>	\$50,000

## Definitions

- **Account** means a Wells Fargo Bank, N.A. credit card account.
- **Covered Card** means a credit card issued by Wells Fargo Bank, N.A. that provides the benefits described in this Guide.
- **Rental Car** means a motor vehicle with at least four wheels that is designed to be driven on public roads. Vans are not covered, except those designed as small-group transportation vehicles (seating up to nine (9) people, including the driver) are covered.
- **We, Us or Our** means the insurance company or administrator that provides these benefits for the Covered Card.
- **You or Your** means the person whose name is embossed on the Covered Card.

## WHO'S COVERED

You and any authorized driver, designated or listed on the rental car agreement, with a valid driver's license.

## WHAT'S COVERED

To take advantage of this benefit, the following conditions apply:

- The rental period is no more than fifteen (15) consecutive days within the United States, and thirty-one (31) consecutive days outside of the United States.
- The Rental Car is:
  - Damaged by an accident, a natural disaster or vandalism; or
  - Stolen.

You will be reimbursed up to the Maximum Coverage limit for the following in the event of a covered accident or theft:

- The cost to repair the Rental Car or the actual cash value of the Rental Car, whichever is less.
- Reasonable towing expenses to the nearest collision repair facility.
- The loss of use of the rental car.
- Any additional fees or taxes.

**In the United States, the coverage provided by this benefit is secondary.** This means that if You have another insurance policy that will cover the cost of damage or theft to Your rental car, this benefit will cover only the amount Your other policies do not. This benefit does cover deductibles You may have to pay under Your other insurance policies (or that Your employer may have to pay, if You rented the car for business reasons).

**Outside the United States, where this benefit is available, the coverage provided is primary even if You have another insurance policy.**

## WHAT'S NOT COVERED

Coverage does not apply to any claim under the following conditions:

- The Rental Car is used in a way that goes against Your rental car agreement (such as but not limited to driving recklessly or under the influence of drugs or alcohol) or against clear instructions or warnings posted in the car.
- The Rental Car was used as a car for hire.
- The car is rented through a car sharing company that allows individuals to rent out their own car.
- You or an authorized driver does not take responsible care of the Rental Car.
- Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown.
- Loss due to confiscation by authorities or hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities).

This coverage is not all-inclusive, which means it does not cover such things as personal injury, personal liability, or third-party personal property. It does not cover any damages to other cars or property. It does not cover any injury to any party.

Coverage does not apply to the following charge(s) or expense(s):

- The diminished value to the Rental Car as a result of the incident.

Coverage does not apply to the following:

- Exotic vehicles, meaning vehicles such as but not limited to, Aston Martin, Bentley, Excalibur, Ferrari, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce.
- Antique vehicles (vehicles that are more than twenty (20) years old or have not been manufactured for at least ten (10) years).
- Vans are not covered, except those designed as small-group transportation vehicles (seating up to nine (9) people, including the driver) are covered.
- Vehicles with an open cargo bed; trucks; motorcycles; mopeds; motorbikes; limousines; and recreational vehicles.
- Vehicles that are rented with a driver.

## HOW TO FILE A CLAIM

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

To file a claim, call **1-800-316-8051** or visit <https://mycardbenefits.assurant.com>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. You must notify us of the loss within sixty (60) days or as soon as reasonably possible after Your rental car is damaged or stolen.

You will be asked to provide the following documentation to substantiate the claim:

- A copy of the initial and final rental car agreement (front and back).
- A copy of the accident report form/statement.
- A copy of the repair estimate and itemized repair bill.
- Two (2) photographs of the damaged rental car, if available.
- A police report, if filed.

- A copy of the demand letter which indicates the costs You are responsible for and any amounts that have been paid toward the claim.
- A copy of Your monthly Account billing statement (showing the last 4 digits of the Account number) demonstrating that the entire rental transaction was made on Your Covered Card and/or rewards program associated with Your Covered Card 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 signed statement, (or email from the email address associated with the claim), from You confirming no other insurance or reimbursement will apply, 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 to substantiate the claim.

The requested documents must be submitted within three hundred sixty-five (365) days of the incident or the claim may not be honored. We will notify You of Our decision once We have processed Your claim.

Your claim will be finalized within fifteen (15) business days after We have received all the documentation needed to substantiate Your claim.

Refer to [Additional Terms](#) for more information.

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## Lost Baggage Reimbursement

If a Covered Traveler's baggage is lost due to theft or misdirection by the Common Carrier while on a Trip, We may reimburse You for the missing items. The Covered Traveler must take all reasonable means to protect, save and/or recover the Checked Baggage, Carry-on Baggage and its contents at all times.

To be eligible for coverage under this benefit, the Covered Card and/or rewards program associated with Your covered Account must be used to purchase the entire cost of the Covered Traveler's Common Carrier fare less redeemable certificates, vouchers, or coupons.

<b>How Long is the Covered Traveler Covered</b>	<p>Coverage for Checked Baggage begins when baggage is checked in and is under the care and control of the Common Carrier and ends when baggage has been placed in the Common Carrier pick up area.</p> <p>Coverage for Carry-On Baggage begins when the Covered Traveler boards the Common Carrier and ends when the Covered Traveler exits the Common Carrier.</p>
<b>Maximum Coverage</b>	<p>We will reimburse the lesser of the following:</p> <ul style="list-style-type: none"> <li>◦ The item's original purchase price.</li> <li>◦ The actual cash value of the item at time of loss, less depreciation.</li> <li>◦ The cost to replace the item with an item of like kind and quality.</li> </ul> <p>Coverage is limited to a maximum of:</p> <ul style="list-style-type: none"> <li>◦ \$3,000 in total for all Covered Travelers per Trip.</li> </ul> <p>For New York residents:</p> <ul style="list-style-type: none"> <li>◦ \$2,000 per bag</li> <li>◦ \$3,000 in total for all Covered Travelers per Trip.</li> </ul>

**The coverage provided by this benefit is secondary.** This means if the Common Carrier or another source reimburses the Covered Traveler(s) for any expenses, this benefit will cover only amounts that have not been previously reimbursed.

### Definitions

- **Account** means a Wells Fargo Bank, N.A. credit card account.
- **Carry-on Baggage** means the baggage which the Covered Traveler personally carries onto the Common Carrier and for which the Covered Traveler retains responsibility.
- **Checked Baggage** means suitcases or personal belongings, for which a claim check has been issued to the Covered Traveler by a Common Carrier.
- **Common Carrier** means a mode of transportation by land, water or air operated under a license for the transportation of passengers for hire, available on a regular schedule, and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, rideshares (such as Uber or Lyft), limousine services, or commuter rail or commuter bus lines.
- **Covered Card** means a credit card issued by Wells Fargo Bank, N.A. that provides the benefits described in this Guide.
- **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 purchased with the Covered Card and/or rewards program associated with Your covered Account, and which is not less than five (5) consecutive days but does not exceed sixty (60) consecutive days in duration.
- **We, Us or Our** means the insurance company or administrator that provides these benefits for the Covered Card.
- **You or Your** means the person whose name is embossed on the Covered Card.

### WHO'S COVERED

**Covered Travelers** means You, Your spouse or Domestic Partner and Your Dependent Children traveling on the trip.

**Dependent Children** means those children, including adopted children and those children placed for adoption, who are primarily dependent upon You for maintenance and support, and who: 1) are under the age of nineteen (19), and reside with You; 2) are under the age of twenty-five (25) and classified as full-time students; or 3) have a permanent physical or intellectual disability and are incapable of self-support.

**Domestic Partner** means a committed relationship between two unmarried adults, in which the partners 1) are each other's sole Domestic Partner; 2) maintain a common residence; 3) share financial obligations if both are employed, such as a joint mortgage or lease, joint bank account, joint title to or ownership of a motor vehicle or status a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution; 4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else; and 5) are not blood related.

Note: You are still eligible for coverage on Trips for Covered Traveler(s) even if You are not traveling with the Covered Traveler(s).

### WHAT'S COVERED

Checked Baggage or Carry-on Baggage and its contents are covered unless included in the *What's Not Covered* list below.

## WHAT'S NOT COVERED

Coverage does not apply to the following items:

- Cars, car accessories and/or equipment, motorcycles, motors, boats, or other vehicles or modes of transportation.
- Bicycles (except when checked with the Common Carrier).
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs.
- Cash, securities, credit or debit cards, and any other negotiable instrument (such as any form of checks, money orders and promissory notes).
- Tickets of any kind (e.g., for airlines, sporting events, concerts or lottery).
- Documents (travel or otherwise), keys, coins, deeds, bullion, and stamps.
- Art objects.
- Products that can spoil or be consumed and limited life items including but not limited to, cosmetics, perfume, rechargeable batteries, food, fuel, or medications.
- Rugs, carpets, and household furniture.
- Cameras and cellular telephones.
- Sporting equipment.
- Animals, including live or mounted animals or fish, and taxidermy.
- Property shipped as freight or shipped prior to the Trip departure date.
- Losses resulting from abuse, fraud, hostilities or any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials.
- Business items (items that are used in the purchase, sale, production, promotion, or distribution of goods or services including but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).
- Items that are prohibited by transportation security, such as TSA.

## HOW TO FILE A CLAIM

**The Covered Traveler should notify the airline (or other Common Carrier) before leaving the airport or station if baggage and/or its contents are lost or stolen, and keep a copy of any report provided.**

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

To file a claim, call **1-800-316-8051** or visit <https://mycardbenefits.assurant.com>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. You must notify Us of the loss within twenty (20) days of the Loss or as soon as possible.

You will be asked to provide the following documentation to substantiate the claim:

- A copy of Your entire monthly billing statement (showing the last four (4) digits of the Account number) confirming the Common Carrier ticket was charged to Your Covered Card and/or rewards program associated with Your covered Account.
- A copy of the Covered Traveler's travel itinerary confirming the Common Carrier ticket was charged to Your Covered Card and/or rewards program associated with Your covered Account.
- If more than one method of payment was used, please provide documentation as to additional vouchers, coupons, or redeemable certificates utilized.
- A copy of any check, settlement, denial or explanation of coverage issued by the Common Carrier together with a copy of the Common Carrier's completed claim form, a list of the items lost and their value, and a copy of the baggage claim check (if applicable).
- A copy of any settlement payment or reimbursement/denial made to a Covered Traveler from other collectible insurance/reimbursement showing any amounts they may have paid towards the costs claimed or that the claim was denied.
- A copy of the declarations page(s) of any other collectible insurance available to a Covered Traveler (Declarations page means the document(s) in the insurance policy that lists names, coverages, limits, effective dates and deductibles).
- If You have no other applicable insurance or reimbursement, please provide a statement to that effect.
- Any other documentation required to substantiate the claim.

Return all requested documents within ninety (90) days of loss or as soon as reasonably possible. We will notify You of our decision once We've processed Your claim.

Refer to [Additional Terms](#) for more information.

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## Roadside Dispatch®

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

### What is Roadside Dispatch?

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience wherever your travels take you.

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

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

- *Standard Towing — Up to 5 miles 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

<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.

Roadside Dispatch will ask you are, what the problem is, and while they remain on the phone with you, they will arrange a dispatch to a reliable towing 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 is available, 24 hours a day, 7 days a week in the United States. No membership or pre-enrollment is required. Just call Roadside Dispatch toll-free when you need them.

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

**Note:** Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only. Current fee for a standard service call will be confirmed at the time service is requested. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however, callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

**Additional Terms:** Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Wells Fargo shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor Wells Fargo provides any assurances as to the ability of the Service Provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. 24-hour roadside assistance services provided by: Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross Country Motor Club of California, Inc. a California corporation.

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### Trip Cancellation and Interruption Protection

If a Trip is cancelled or interrupted for a covered reason (See What's Covered), You may be reimbursed the cost of nonrefundable Common Carrier tickets.

To be eligible for coverage under this benefit, Your Covered Card and/or rewards program associated with Your covered Account must be used to purchase the entire cost of the Covered Traveler's Common Carrier fare less redeemable certificates, vouchers, or coupons.

<b>How Long is Covered Traveler Covered</b>	Trip cancellation coverage begins on the date the Trip was purchased and ends on the Trip Departure Date. Trip interruption coverage begins on the Trip Departure Date and ends on the Trip Completion Date.
<b>Maximum Coverage</b>	Coverage is limited to the lesser of the following: <ul style="list-style-type: none"> <li>◦ \$2,000 maximum per Covered Traveler per Trip.</li> <li>◦ The actual amount charged to Your Covered Card and/or rewards program associated with Your covered Account.</li> </ul>

### Definitions

- **Accidental Bodily Injury** means bodily injury, which is sudden, unforeseen, and unexpected; happens by chance; is independent of illness and disease and is the direct cause of a loss.
- **Account** means a Wells Fargo Bank, N.A. credit card account.
- **Common Carrier** means a mode of transportation by land, water or air operated under a license for the transportation of passengers for hire, available on a regular schedule, and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, rideshares (such as Uber or Lyft), limousine services, or commuter rail or commuter bus lines.
- **Covered Card** means a credit card issued by Wells Fargo Bank, N.A. that provides the benefits described in this Guide.
- **Family Member** means the Covered Traveler's: 1) spouse or Domestic Partner; 2) children including adopted children or stepchildren; 3) legal guardians or wards; 4) siblings or siblings-in-law; 5) parents or parents-in-law; 6) grandparents or grandchildren; 7) aunts or uncles; 8) nieces and nephews. Family Member also means a spouse's or Domestic Partner's children, including adopted children or step children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.
- **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 purchased with the Covered Card and/or rewards program associated with Your covered Account.
- **Trip Completion Date** means the date on which the Covered Traveler(s) are scheduled to return to their point of origin or to a different final destination.
- **Trip Departure Date** means the date on which the Covered Traveler(s) are originally scheduled to leave on the Trip.
- **We, Us or Our** means the insurance company or administrator that provides these benefits for the Covered Card.
- **You or Your** means the person whose name is embossed on the Covered Card.

### WHO'S COVERED

**Covered Travelers** means You, Your spouse or Domestic Partner and Your Dependent Children traveling on the trip.

**Dependent Children** means those children, including adopted children and those children placed for adoption, who are primarily dependent upon You for maintenance and support, and who: 1) are under the age of nineteen (19), and reside with You; 2) are under the age of twenty-five (25) and classified as full-time students; or 3) have a permanent physical or intellectual disability and are incapable of self-support.

**Domestic Partner** means a committed relationship between two unmarried adults, in which the partners 1) are each other's sole Domestic Partner; 2) maintain a common residence; 3) share financial obligations if both are employed, such as a joint mortgage or lease, joint bank account, joint title to or ownership of a motor vehicle or status a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution; 4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else; and 5) are not blood related.

Note: You are still eligible for coverage on Trips for Covered Traveler(s) even if You are not traveling with the Covered Traveler(s).

### WHAT'S COVERED

**Trip Cancellation and Interruption Protection applies for reasons listed below. It doesn't provide coverage if the Covered Traveler simply chooses to change plans, is not feeling well but still able to travel, or the Covered Traveler can reach their destination but decides not to travel. Any event/incident that occurred prior to the Trip being booked is not covered. Please see "What's Not Covered" for additional restrictions.**

**The Trip cancellation or interruption must be caused by or result from:**

- The Covered Traveler(s) dies, or suffers an Accidental Bodily Injury, a disease or physical illness, and is advised by a licensed medical practitioner not to travel.
- The Covered Traveler's Family Member dies, or suffers an Accidental Bodily Injury, a disease or physical illness that is either life threatening or requires care from the Covered Traveler(s) and is verified by a licensed medical practitioner.
- Default of the Common Carrier resulting from financial insolvency.

**You will be reimbursed for the following eligible amounts resulting from the cancellation or interruption due to a covered reason:**

- The value of the Covered Traveler's unused Common Carrier tickets minus any refund or credit received.

Note: Common Carriers may issue a credit voucher for the value of the unused ticket. A fee may be associated with changing or cancelling the ticket. Reimbursement of fee may be eligible at time of loss. Most Common Carrier credit vouchers expire in one year. Proof of unused credit voucher can be submitted for reimbursement after expiration. Please retain all supporting documentation in case You decide to seek reimbursement for any credit voucher that expires or is unused per the coverage provision.

**The coverage provided by this benefit is secondary.** This means if the Common Carrier or another source reimburses the Covered Traveler(s) for any expenses, this benefit will cover only amounts that have not been previously reimbursed.

## WHAT'S NOT COVERED

Coverage does not apply to any claim under the following conditions:

- A Pre-existing Condition. Pre-existing Condition means Accidental Bodily Injury, disease, or illness which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of a Common Carrier passenger fare(s). Disease or illness has manifested itself when either: 1) medical care or treatment has been given; or 2) there exists symptoms which would cause a reasonably prudent person to seek medical diagnosis, care or treatment. The taking of prescription drugs or medication for controlled (continued) condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.
- Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving.
- Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this benefit.
- The Covered Traveler or a Family Member being under the influence of drugs (except those prescribed and used as directed by a licensed medical practitioner) or alcohol.
- The Covered Traveler or a Family Member: a) traveling against the advice of a licensed medical practitioner; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy.
- Suicide, attempted suicide, or intentionally self-inflicted injuries.
- Declared or undeclared war, but war does not include acts of terrorism.
- A Covered Traveler's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection or bodily malfunctions, except physical illness or disease which prevent the Covered Traveler from traveling on a Trip. This exclusion does not apply to a loss resulting from a Covered Traveler's bacterial infection caused by an accident or from the accidental consumption of a substance contaminated by bacteria.
- The Covered Traveler(s) decides to cancel or interrupt their Trip for any reason not covered under "What's Covered".
- Any event/incident that occurred prior to the Trip being booked.
- The Covered Traveler(s) elects to shorten their Trip prior to the Trip Completion Date due to sickness or injury and the return was not at the direction of a licensed medical practitioner.
- The Covered Traveler(s) incurs additional expenses (not listed above) by electing to change their trip destination or a connecting city used to reach their trip destination.

## HOW TO FILE A CLAIM

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

To file a claim, call **1-800-316-8051** or visit <https://mycardbenefits.assurant.com>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. You must notify Us of the loss within twenty (20) days of cancellation or interruption or as soon as possible. To start a claim for an expired credit/voucher, please contact Us within sixty (60) days of the expiration date of the credit/voucher.

You will be asked to provide the following documentation to substantiate the claim:

- A copy of Your entire monthly billing statement (showing the last four (4) digits of the Account number) confirming the Common Carrier ticket was charged to Your Covered Card and/or rewards program associated with Your covered Account.
- A copy of the Covered Traveler's travel itinerary showing the passenger names and Common Carrier ticket cost confirming the Common Carrier ticket was charged to Your Covered Card and/or rewards program associated with Your covered Account.
- If more than one method of payment was used, please provide documentation as to additional vouchers, coupons, or redeemable certificates utilized.
- Confirmation of the non-refundable amounts for the unused Common Carrier tickets, vouchers, coupons, and/or redeemable certificates.
- Confirmation that the tickets were cancelled with the Common Carrier.
- Confirmation of the reason for the Trip cancellation or interruption (completed licensed medical practitioner statement, confirmation of death or documentation confirming any other cause of loss).
- A copy of the cancellation or refund policies of the Common Carrier, tour operator or travel supplier.
- A copy of any settlement payment or reimbursement/denial made to a Covered Traveler from other collectible insurance/reimbursement showing any amounts they may have paid towards the costs claimed or that the claim was denied.
- If You have no other applicable insurance or reimbursement, please provide a statement to that effect.
- Any other documentation required to substantiate the claim.

Return all requested documents within ninety (90) days of cancellation or interruption or as soon as reasonably possible. We will notify You of our decision once We've processed Your claim.

Refer to [Additional Terms](#) for more information.

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## \$1,000,000 Worldwide Automatic Common Carrier Travel Accident Insurance

If You suffer a covered Loss due to an Accident while on a trip, We may provide payment.



To be eligible for coverage under this benefit, the Covered Card and/or rewards program associated with Your covered Account must be used to purchase the entire cost of Your Common Carrier fare less redeemable certificates, vouchers, or coupons.

<b>How Long are You Covered</b>	<p>From Trip Departure Date through Trip Completion Date when:</p> <ul style="list-style-type: none"> <li>◦ riding as a passenger in, entering or exiting the Common Carrier for which the fare was purchased with the Covered Card and/or rewards program associated with Your covered Account;</li> <li>◦ riding as a passenger in, entering or exiting any mode of transportation licensed to carry the public for hire (such as taxi, rideshares (e.g., Uber or Lyft), bus, train or airport limousine) or any courtesy transportation provided without a specific charge (e.g., hotel shuttle), while traveling to or from the airport, terminal or station for which the Common Carrier fare was purchased with the Covered Card and/or rewards program associated with Your covered Account: <ul style="list-style-type: none"> <li>• immediately preceding the departure of the scheduled Common Carrier on which You are a passenger; or</li> <li>• immediately following the arrival of the scheduled Common Carrier on which You were a passenger;</li> </ul> </li> <li>◦ while at the airport, terminal or station at the beginning or end of the Trip.</li> </ul> <p>If the purchase of the Common Carrier fare is not made prior to Your arrival at the airport, terminal or station, coverage will begin at the time the Covered Card and/or rewards program associated with Your covered Account is used to purchase the entire cost of Your Common Carrier fare less redeemable certificates, vouchers, or coupons.</p>
<b>Maximum Coverage</b>	<p>\$1,000,000 per Account</p> <p>Coverage terminates on the date which We pay out 100% of the Maximum Coverage.</p>

**Definitions**

- **Accident** or **Accidental** means a sudden, unforeseen, and unexpected event which: 1) happens by chance; 2) is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof; 3) is the direct cause of Loss.
- **Account** means a Wells Fargo Bank, N.A. credit card account.
- **Common Carrier** means a mode of transportation by land, water or air operated under a license for the transportation of passengers for hire, available on a regular schedule, and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, rideshares (such as Uber or Lyft), limousine services, or commuter rail or commuter bus lines.
- **Covered Card** means a credit card issued by Wells Fargo Bank, N.A. that provides the benefits described in this Guide.
- **Domestic Partner** means a committed relationship between two unmarried adults, in which the partners 1) are each other's sole Domestic Partner; 2) maintain a common residence; 3) share financial obligations if both are employed, such as a joint mortgage or lease, joint bank account, joint title to or ownership of a motor vehicle or status a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution; 4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else; and 5) are not blood related.
- **Family Member** means Your: 1) spouse or Domestic Partner; 2) children including adopted children or stepchildren; 3) legal guardians or wards; 4) siblings or siblings-in-law; 5) parents or parents-in-law; 6) grandparents or grandchildren; 7) aunts or uncles; 8) nieces and nephews. Family Member also means a spouse's or Domestic Partner's children, including adopted children or step children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.
- **Loss** means Accidental: Loss of Foot, Loss of Hand, Loss of Hearing, Loss of Life, Loss of Sight, Loss of Sight of One Eye, Loss of Speech, Loss of Thumb and Index Finger. Loss must occur within one (1) year after the Accident.
- **Loss of Foot** means the complete severance of a foot through or above the ankle joint. We will consider such severance a loss of foot even if the foot is later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional benefit amount for such amputation.
- **Loss of Hand** means complete severance, as determined by a Physician, of at least four (4) fingers at or above the metacarpal phalangeal joint on the same hand or at least three (3) fingers and the thumb on the same hand. We will consider such severance a loss of hand even if the hand, fingers or thumb are later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional benefit amount for such amputation.
- **Loss of Hearing** means permanent, irrecoverable and total deafness, as determined by a Physician, with an auditory threshold of more than 90 decibels in each ear. The deafness cannot be corrected by any aid or device, as determined by a Physician.
- **Loss of Life** means death, including clinical death, as determined by the local governing medical authority where such death occurs within one (1) year after an Accident.
- **Loss of Sight** means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a Physician.
- **Loss of Sight of One Eye** means permanent loss of vision of one eye. Remaining vision in that eye must be no better than 20/200 using a corrective aid or device, as determined by a Physician.
- **Loss of Speech** means the permanent, irrecoverable and total loss of the capability of speech without the aid of mechanical devices, as determined by a Physician.
- **Loss of Thumb and Index Finger** means complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a Physician. We will consider such severance a loss of thumb and index finger even if a thumb, an index finger or both are later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional benefit amount for such amputation.
- **Physician** 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 You or a Family Member.
- **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 purchased with the Covered Card and/or rewards program associated with Your covered Account.
- **Trip Completion Date** means the date on which the You are scheduled to return to their point of origin or to a different final destination.
- **Trip Departure Date** means the date on which You are originally scheduled to leave on the Trip.
- **We, Us or Our** means the insurance company or administrator that provides these benefits for the Covered Card.
- **You or Your** means the person whose name is embossed on the Covered Card.

**WHAT'S COVERED**

To receive payment under this benefit, the covered Loss must be caused by an Accident that occurs while on a Trip as defined under How Long are You Covered.

100% of the Maximum Coverage for covered Losses	50% of the Maximum Coverage for covered Losses	25% of the Maximum Coverage for covered Losses
For Accidental:	For Accidental:	For Accidental:

<ul style="list-style-type: none"> <li>◦ Loss of Life;</li> <li>◦ Loss of Speech and Loss of Hearing;</li> <li>◦ Loss of Speech and one of: Loss of Hand, Foot or Sight of One Eye;</li> <li>◦ Loss of Hearing and one of: Loss of Hand, Foot or Sight of One Eye;</li> <li>◦ Loss of both Hands, both Feet, Loss of Sight or any combination thereof</li> </ul>	<ul style="list-style-type: none"> <li>◦ Loss of Hand, Foot or Sight of One Eye (any one of each);</li> <li>◦ Loss of Speech or Loss of Hearing</li> </ul>	<ul style="list-style-type: none"> <li>◦ Loss of Thumb and Index Finger of the same hand</li> </ul>
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Loss must occur within one (1) year after the Accident.

If You suffer multiple Losses as the result of one Accident, then We will only pay the single largest benefit amount applicable to all such Losses.

## WHAT'S NOT COVERED

Coverage does not apply to any claim under the following conditions:

- Riding as a passenger in, entering, or exiting any aircraft while acting or training as a pilot or crew member. (This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.);
- Death or injury from emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof. (This exclusion does not apply to bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria.);
- Being intoxicated or being under the influence of any narcotic unless taken as prescribed by a Physician;
- Participating in parachute jumping from an aircraft;
- Traveling or flying on any aircraft engaged in flight on a rocket propelled or rocket launched aircraft.
- Suicide, attempted suicide or intentionally self-inflicted injury;
- A declared or undeclared War. War means 1) hostilities following a formal declaration of war by a governmental authority; 2) in the absence of a formal declaration of war by a governmental authority armed, open and continuous hostilities between two countries; or 3) armed, open and continuous hostilities between two factions, each in control of territory, or claiming jurisdiction over the geographic area of hostility.

## HOW TO FILE A CLAIM

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

To file a claim, call **1-800-316-8051** or visit <https://mycardbenefits.assurant.com>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. You must notify Us of the loss within twenty (20) days of the Loss or as soon as possible.

You will be asked to provide the following documentation to substantiate the claim:

- A copy of Your entire monthly billing statement (showing the last four (4) digits of the Account number) confirming the Common Carrier ticket was charged to Your Covered Card and/or rewards program associated with Your covered Account.
- A copy of Your travel itinerary confirming the Common Carrier ticket was charged to Your Covered Card and/or rewards program associated with Your covered Account.
- If more than one method of payment was used, please provide documentation as to additional vouchers, coupons, or redeemable certificates utilized.
- Police report or accident report (if applicable).
- Supporting medical documentation.
- In the event of Loss of Life, a death certificate and validation of executor of estate.
- Any other documentation required to substantiate the claim.

The requested documents must be submitted within ninety (90) days of the Loss or the claim may not be honored. We will notify You of our decision once We've processed Your claim.

In the case of Loss of Life, benefits will be paid to Your estate.

Refer to [Additional Terms](#) for more information.

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These Additional Terms pertain to the Cellular Telephone Protection; Extended Warranty Protection; Price Protection; Purchase Security; Auto Rental Collision Damage Waiver; Lost Baggage Reimbursement; Trip Cancellation and Interruption Protection; and \$1,000,000 Worldwide Automatic Common Carrier Travel Accident Insurance only.

## Additional Terms

This Guide is not, by itself, a policy or contract of insurance or other contract.

Benefits are purchased and provided complimentary to You by Wells Fargo Bank, N.A.

Cellular Telephone Protection; Extended Warranty Protection; Purchase Security; Auto Rental Collision Damage Waiver; Lost Baggage Reimbursement; Trip Cancellation and Interruption Protection; and \$1,000,000 Worldwide Automatic Common Carrier Travel Accident Insurance coverage ("Description of Coverage" or "DOC") is provided under a Group Policy of insurance issued by Virginia Surety Company, Inc. ("VSC"). The DOCs in this Guide are intended as a summary of benefits provided to You. The DOCs and all the information about these benefits listed in these Additional Terms is governed by the conditions, limitations, and exclusions of the Group Policy. Benefits not listed above and described in this Guide may be provided by a third party provider.

## Privacy Notice:

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

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

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

Virginia Surety Company, Inc.  
The Assurant Privacy Office  
Post Office Box 979047, Miami, FL 33197-9047

**Effective date of benefits:**

Effective 09/01/2022, this Guide replaces all prior disclosures, program descriptions, advertising, and brochures by any party. We reserve the right to change the benefits and features of these programs at anytime.

**Cancellation:**

These benefits can be cancelled at any time or non-renewed for You. In the event a benefit is cancelled or non-renewed, You may be notified as required by law. Coverage will still apply for the benefit prior to the date of such cancellation or non-renewal, subject to the terms and conditions of coverage. The provider of these benefits shall not be required to give notice if substantially similar coverage has been obtained from another provider without a lapse of coverage.

**Benefits to You:** These benefits apply to cards issued in the United States by Wells Fargo Bank, N.A. No person or entity other than You shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if Your card privileges have been cancelled. However, benefits will still apply 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 hereunder these benefits may be assigned without the prior written consent of the claim administrator for these benefits.

**Illegal Activity, Misrepresentation and Fraud:** Benefits shall not be provided if You or any covered person has been involved in any illegal activity or concealed or misrepresented any material facts concerning these benefits. If providing benefits would violate United States economic or trade sanctions, the coverage will not be provided.

**Dispute Resolution-Arbitration (not applicable to NY Residents):**

**READ THE FOLLOWING ARBITRATION PROVISION (THIS "ARBITRATION PROVISION") CAREFULLY. IT LIMITS CERTAIN OF YOUR RIGHTS, INCLUDING YOUR RIGHT TO A JURY TRIAL AND TO OBTAIN REDRESS THROUGH COURTS.**

Any and all claims, disputes, or controversies of any nature whatsoever (whether in contract, tort or otherwise), including statutory, common law, fraud (whether by misrepresentation or by omission) or other intentional tort, property, or equitable claims) arising out of, relating to, or in connection with (1) this DOC, or (2) the validity, scope, interpretation, or enforceability of this Arbitration Provision or of the entire DOC ("Claim"), shall be resolved by binding arbitration before a single arbitrator. Unless You and VSC mutually agree on an alternative, the arbitration will take place in the county and state where You live. All arbitrations shall be administered by the American Arbitration Association ("AAA") in accordance with its Expedited Procedures of the Commercial Arbitration Rules of the AAA in effect at the time the Claim is filed. The terms of this Arbitration Provision shall control any inconsistency between the AAA's Rules and this Arbitration Provision. You may obtain a copy of the AAA's Rules by calling (800) 778-7879. Upon written request VSC will advance to You either all or part of the fees of the AAA and of the arbitrator after You have been unsuccessful in obtaining a waiver of fees and costs from the AAA. The arbitrator will decide whether You or VSC will be responsible for these fees. The arbitrator shall apply relevant substantive federal and state law and applicable statutes of limitations and shall provide written, reasoned findings of fact and conclusions of law. This Arbitration Provision is part of a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act, 9 U.S.C. § 1 et seq. **If any portion of this Arbitration Provision is deemed invalid or unenforceable, it shall not invalidate the remaining portions of this Arbitration Provision, except that in no event shall this Arbitration Provision be amended or construed to permit arbitration on behalf of a group or class.**

For the purpose of this Arbitration Provision, "VSC" shall be deemed to include Virginia Surety Company, Inc. and all of its affiliates, successors and assigns, their respective principals, partners, officers and directors and all of the dealers, licensees, agents, and employees of any of the foregoing entities. This Arbitration Provision shall inure to the benefit of and be binding on You and each of the aforementioned persons and entities. This Arbitration Provision shall continue in full force and effect subsequent to and notwithstanding the expiration or termination of the Group Policy.

**No Class Actions/No Joinder of Parties:** You agree that any arbitration proceeding will only consider Your Claims. Claims by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering Your Claims. You also agree that You will not join with others to bring Claims in the same arbitration proceeding.

**YOU AND VSC UNDERSTAND AND AGREE THAT BECAUSE OF THIS ARBITRATION PROVISION NEITHER YOU NOR VSC WILL HAVE THE RIGHT TO GO TO COURT EXCEPT AS PROVIDED ABOVE OR TO HAVE A JURY TRIAL OR TO PARTICIPATE AS ANY MEMBER OF A CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM.**

**Due Diligence:** All parties are expected to exercise due diligence to avoid or diminish any theft, loss or damage to the property covered 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 this benefit, the provider is entitled to recover such amounts from other parties or persons. Any party who receives payment under this benefit must transfer to the provider his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them.

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

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

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

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

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