

Guide to Benefits



Barclaycard Arrival™ World Elite MasterCard® Cardholder Benefits

Important information. Please read and save.

This Guide to benefits contains detailed information about extensive travel, insurance, and retail protection services you can access as a preferred cardholder. These programs and coverages apply to travel and retail purchases made on or after May 1, 2013. This Guide supersedes any guide or program description you may have received earlier. Your eligibility is determined by the date your financial institution enrolled your account in the benefits.

"Card" refers to Barclaycard Arrival World Elite MasterCard® card and "Cardholder" refers to World Elite MasterCard® cardholder.

Barclaycard Arrival World Elite MasterCard Guide to Benefits

Benefits that are always with you



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

TRAVEL ACCIDENT INSURANCE cont.

the Covered Trip departure. Trip Interruption means the Insured Person's Covered Trip is interrupted either on the way to the point of departure or after the Covered Trip departure. **Immediate Family Member** means spouse, domestic partner, Dependent Child or Children or other relatives residing with the Insured Person.

ELIGIBILITY: This travel insurance plan is provided to Barclays Bank World Elite MasterCard cardholders, automatically when the entire cost of a Common Carrier passenger fare(s) is charged to a World Elite MasterCard account while the insurance is effective. It is not necessary for you to notify Barclays Bank, the administrator or the Company when tickets are purchased.

THE COST: This travel insurance plan is provided at no additional cost to eligible World Elite MasterCard cardholders of Barclays Bank Delaware.

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

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

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

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

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than one (1) year after the deadline to submit complete proof of loss.

CLAIM PAYMENT: For all benefits, the Company will pay you or your beneficiary the applicable benefit amount within 60 days after complete proof of loss is received and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

EFFECTIVE DATE: This insurance is effective 12/1/10 or on the date that you become a World Elite MasterCard cardholder, whichever is latest; and will cease on the date the Master Policy 9906-88-49 is terminated or on the date your Barclays Bank World Elite MasterCard account ceases to be in good standing, whichever occurs first.

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy on file with the Policyholder: Barclays Bank Delaware. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim please contact the Plan Administrator.

PLAN ADMINISTRATOR: Plan Underwritten By: CBSI Enhancement Services, 550 Mamaronck Ave., Suite 309, Harrison, NY 10528. Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies, 15 Mountain View Road, P.O. Box 1615, Warren, NJ 07061-1615.

TRAVEL AND EMERGENCY ASSISTANCE cont.

Emergency Translation Service provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. **NOTE: All costs are your responsibility.**

Prescription Assistance and Valuable Document Delivery Arrangements can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at home or elsewhere. **NOTE: All costs are your responsibility.**

Pre-Trip Assistance can give you information on your destination before you leave—information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.

Additional Provisions for Travel and Emergency Assistance Services: The benefit described in this Guide to Benefits will not apply to cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-692-6029. If you are outside the United States, call collect at 1-804-673-1675. FORM #VTEAS - 2010 (Stand 04/11)

TRAVEL AND EMERGENCY ASSISTANCE cont.

Legal Referral Assistance can arrange contact with English-speaking attorneys and with U.S. embassies or 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. **NOTE: 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 even includes arranging to bring your young children home and staying in contact with family members or employers. In the case of a death, the Benefit Administrator can make arrangements for returning the remains of the deceased home. **NOTE: All costs are your responsibility.**

Emergency Ticket Replacement helps you with the carrier's lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you. **NOTE: 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. The Benefit Administrator can also arrange a cash advance with your issuing bank. **However, you are responsible for the cost of any replacement items shipped to you.**

MASTERCARD GLOBAL SERVICE

MasterCard Global Service provides worldwide, 24-hour assistance with Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance.

Call MasterCard Global Service immediately to report your card lost or stolen and to cancel the account. If you need to make purchases or arrange for a cash advance, with your issuer's approval, you can receive a temporary card the next day in the United States, and within two business days almost everywhere else.

Remember, if you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your account. In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call 1-800-MASTERCARD. When out-of-country and in need of assistance, you can easily reach a specially trained MasterCard Global Service Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll-free from over 75 countries worldwide. Some of

the key toll-free MasterCard Global Service telephone numbers are: For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our website at www.mastercard.com or call the United States collect at 1-636-722-7111.

Account Information and Card Benefits
Contact your World Elite MasterCard card issuer directly for account information and card benefits.

ATM Locations
Call 1-800-4CIRCUIS (1-800-424-7787) to find the location of a nearby ATM in the MasterCard ATM Network accepting MasterCard®, Maestro®, and Cirrus® brands. Also, visit our website at www.mastercard.com to use our ATM locator. You can get cash at over one million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

ACCOUNT AND BILLING INFORMATION

Important: Contact your card-issuing financial institution directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes,

or information about additional services not described in this Guide. Your financial institution's phone number should be available on your monthly billing statement or on the back of your card.

TRAVEL ACCIDENT INSURANCE

WORLDWIDE AUTOMATIC TRAVEL ACCIDENT INSURANCE, BAGGAGE DELAY AND TRIP CANCELLATION/ INTERRUPTION INSURANCE

WHEN BENEFITS APPLY: As a World Elite MasterCard cardholder of Barclays Bank Delaware you, your spouse or domestic partner and unmarried dependent children will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of a passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to your Barclays Bank World Elite MasterCard account. Coverage is also provided for common carrier travel (including taxi, bus, train or airport limousine); immediately, a) preceding your departure, directly to the airport, terminal or station, b) while at the airport, terminal or station, and c) immediately following your arrival at the airport, terminal or station of your destination. If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal or station, coverage

PURCHASE SECURITY cont.

How will I be reimbursed?
Depending on the nature and circumstances of the incident, the Benefit Administrator, at its discretion, may choose to discharge your claim in either of two ways:

1. A damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. A stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced, you will be notified of the decision within fifteen (15) days following receipt of the required proof of theft/damage documentation.

2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your eligible card receipt, less handling and shipping charges, up to a maximum of \$1,000.00 per claim occurrence.

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents. In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

Do I have to file with my insurance company?
Yes, if you have insurance applicable to the damaged or stolen item (e.g. business owner's, homeowner's, renter's, or automobile) or if you are covered by your employer's insurance for such losses, you are required to file a claim with your own insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form.* In some cases, at the option of the Benefit Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal insurance policy declaration page may be sufficient.*

* **NOTE: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of any valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies).** After all insurance or indemnity has been exhausted, Purchase Security will cover the loss up to the amount charged to your eligible account and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is \$1,000.00 per claim occurrence and \$50,000.00 per cardholder. You will receive no more than the purchase price as recorded on the eligible card receipt. Where a protected item is part of a pair or a set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may

have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not "contributing" insurance, and this "non-contribution" provision shall take precedence over "non-contribution" provisions found in insurance or indemnity descriptions, policies, or contracts.

Additional Provisions for Purchase Security: This protection provides benefits only to you, the eligible cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and any benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report a claim, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage, theft, or product failure. After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this Guide to Benefits have been complied with fully. This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit for eligible cardholders, and if we do, we will notify you at least 30 days in advance. This information is a description of the benefit provided to you as a cardholder. It is insured by Indemnity Insurance Company of North America.

FORM #PS (04/10)

ROADSIDE ASSISTANCE

If your car breaks down on the road while you are traveling in the 50 United States or the District of Columbia, just call 1-800-853-7474 and tell us where you are. We'll send someone to the rescue. This is not only reassuring, but it may also save you money because fees for many services (jump-starts, towing, gas delivery, tire changes) are pre-negotiated.

- Road service fees will be automatically billed to your World Elite MasterCard card account.
- You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even if you are not with your car (or it's gone) when the tow truck arrives. MasterCard

Worldwide is not responsible or liable for the service the towing facility provides. Towing facilities are independent contractors, solely liable for their services.

- Emergency road service is not available in areas not regularly traveled, in "off-road" areas not accessible by ordinary towing vehicles, or for over one-ton capacity trailers, campers, or vehicles-in-tow.
- If you have a rental vehicle, be sure to call the car rental agency before you call 1-800-853-7474, as many rental agencies have special procedures regarding emergency road service.

TRAVEL AND EMERGENCY ASSISTANCE

What are Travel and Emergency Assistance Services?
Help when you don't know where to turn. You can count on a wide range of emergency services available whenever and wherever you need them, 24 hours a day, 365 days a year.

We will make every reasonable effort to respond when you have an emergency—even if you need assistance beyond the services listed here. Please understand that, due to occasional problems 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 service.

Who is eligible for Travel and Emergency Assistance Services?
You, your spouse, and your children (provided the children are dependents under twenty-two (22) years old) may all take advantage of these special emergency services.

How do I get these services?
They're as close as the nearest phone. You simply call the Benefit Administrator at 1-800-992-6029 any hour of the day or night. If you are outside the United States, call collect at 1-804-673-1675.

Is there a charge for these services?
No. Travel and Emergency Assistance Services are available to eligible cardholders at no additional charge.

EXTENDED PROTECTION

What items are covered by Extended Protection?

The Extended Protection Benefit automatically doubles the time period under the original manufacturer's written U.S. warranty up to one (1) additional year on eligible warranties of three (3) years or less when an item is purchased entirely with your eligible card. As you read through the rest of this Guide to Benefits, you will find answers to some of the most commonly asked questions about the Benefit. If you should have any further questions, please call the Benefit Administrator at 1-800-848-8819 at any time of the day or night.

What items are not covered?

- Boats, automobiles, or other motorized vehicles and their motors, equipment and accessories.
- Any parts and/or labor costs resulting from mechanical breakdown or failure of a protected item, or any other obligation other than those specifically covered under the terms of the original manufacturer's written U.S. warranty.
- Items purchased for resale, professional or commercial use.
- Computer software.
- Medical equipment.
- Real estate and items which are intended to become part of real estate, including but not limited to items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.
- Rented or leased items or items purchased on an installment plan for which the entire purchase price was not paid in full at the time of the occurrence.
- Used or pre-owned items.

Are gifts covered?

Yes, as long as you purchased the item with your eligible U.S. - issued card and it meets the terms and conditions of the benefit. This benefit extends warranties on most gifts that you give household members, friends and relatives.

Are purchases made outside the U.S. covered?

Yes, as long as you purchased the item entirely with your eligible card and the eligible item has a valid original manufacturer's U.S. repair warranty, store purchased dealer warranty or assembler warranty of three (3) years or less.

Do I need to register my purchases?

No. Your eligible purchases are automatically covered.

Do I need to keep copies of receipts or any other records?

Yes, if you want to file a claim, you will need copies of your card receipt, your store receipt, and the original manufacturer's written U.S. warranty, and any other applicable warranty.

How do I file an Extended Protection claim?

Call the Benefit Administrator at 1-800-848-8819 immediately upon learning of a product failure. **Please note: If you do not give such notice within sixty (60) days after the product failure, your claim may be denied.** The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form. **This claim form must be completed, signed and returned with all the requested documentation within ninety (90) days of the product failure.**

Gift recipients of eligible items are also covered by the claims process, if desired. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

What documents do I need to submit with my claim?

- Your completed and signed claim form.
- Your card receipt.
- The itemized store receipt.

IDENTITY THEFT RESOLUTION SERVICES

What are Personal Identity Theft Resolution Services?

Personal Identity Theft Resolution Services provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft.

Who is eligible for this coverage?

To be eligible for this coverage, you must be a valid cardholder, whose name is embossed on an eligible World Elite MasterCard, and who resides in the United States.

How can I access these services?

Simply call 1-877-319-4403 if you believe you have been a victim of Identity Theft.

What are the services provided?

- Services provided are on a 24-hour basis, 365 days a year. They include:
 - Providing the cardholder with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the cardholder to submit the Affidavit to the proper authorities, credit bureaus, and creditors.

- A copy of the original manufacturer's written U.S. warranty and any other applicable warranty.
- A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim. This includes bills and, if necessary, a copy of the maintenance record and receipts.
- The original repair order.

All claims must be fully substantiated.

How will I be reimbursed?
Once your claim has been verified, the item will be repaired or replaced at the Benefit Administrator's discretion, but for no more than the original purchase price of the covered item up to a maximum of \$10,000, as recorded on your card receipt and \$50,000 maximum per cardholder. Extended Protection will pay the facility directly for repairs, if possible, or you may go to an authorized repair facility and file a claim for reimbursement. **Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.**

In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit. Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

Do I have to file a claim with my insurance company?

No. However, if you have purchased or received a service contract or extended warranty, Extended Protection is supplemental to and excess of that coverage.

Additional provisions for Extended Protection: This benefit applies only to you, the cardholder, and to whomsoever receives the eligible gifts you purchase with your eligible card. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage.

After the Benefit Administrator has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this policy have been complied with fully.

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

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. This information describes the benefit provided to you as a cardholder. It is insured by Indemnity Insurance Company of North America.

Form# VEPCons3 (04/10)

IDENTITY THEFT RESOLUTION SERVICES cont.

- When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.

Program provisions for personal identity theft services:

This service applies only to you, the primary eligible World Elite MasterCard cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program.

The provider, Europ Assistance USA, Inc., relies on the truth of statement made in the Affidavit or declaration from each cardholder. This service is provided to eligible World Elite MasterCard cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. MasterCard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible World Elite MasterCard cardholders, you will be notified within 30-120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary.

CONCIERGE SERVICE

We'll make your dinner reservations, purchase tickets to events, coordinate business arrangements worldwide, locate hard-to-find items, and buy and deliver gifts. The cost of goods or services is billed

to your Barclaycard Arrival World Elite MasterCard card. To speak to a Concierge any time, any day, call 1-888-963-7036.

LOST LUGGAGE REIMBURSEMENT

Reimbursement Level: \$3,000.00**How do I benefit from Lost Luggage Reimbursement?**

Complete the claim form you receive from the Benefit Administrator. Mail the following items within ninety (90) days from the date the luggage was lost or stolen to the address provided:

- The completed claim form.
- A copy of Your charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for with your eligible card.
- A copy of the 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 luggage claim check (if applicable).
- A copy of Your insurance declaration page or documentation of any settlement of the loss or theft.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft.

Do I have to file a claim with my insurance company?

Yes. If you have personal insurance (i.e. homeowner's, renter's, or other insurance applicable to the lost or stolen luggage or contents), you are required to file a claim with your insurance company and submit a copy of any claim settlement along with Your completed claim form.

If the claim amount is within Your personal insurance deductible, the Benefit Administrator may, at its option, deem a copy of Your personal insurance declarations page to be sufficient.

Transference of Claims

After the Benefit Administrator has paid Your claim of loss or theft under this reimbursement benefit, all Your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

Additional Provisions for Lost Luggage Reimbursement: Lost Luggage Reimbursement is supplemental to and excess of any other valid and collectible avenue of recovery which is available to You, the eligible cardholder. We refund the excess amount once all other reimbursement has been exhausted up to the limit of liability.

What items are not covered?

- Automobiles, automobile accessories and/or equipment; motorcycles, motors, bicycles (except when checked with the Common Carrier), boats, or other vehicles or conveyances.
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs.
- Money, securities, credit or debit cards, checks, and traveler's checks.
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics, rugs and carpets, animals, cameras, sporting equipment, and household furniture.
- Property shipped as freight or shipped prior to trip departure date.
- Items specifically identified or described in and insured under any other insurance policy.
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials.
- Loss resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Business Items, cellular telephones, or art objects.

Definitions

Business Items means 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.).

Checked Luggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

Common Carrier means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines.

Eligible Person means a cardholder who pays for the specific occasions covered by using the eligible card.

Immediate Family Member means Your spouse or legal dependent children under age 18 (25 if enrolled as a full-time student at an accredited institution).

You and Your means an Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible card.

What do I do if my luggage or its contents are lost or stolen?
When Your luggage or its contents are lost or stolen, 1) immediately notify the Common Carrier to begin the Common Carrier's claim process, and 2) immediately call the Benefit Administrator at 1-800-757-1274, or call collect at 0-804-673-6496. Notification to the Benefit Administrator must be made within twenty (20) days from the date the luggage was lost or stolen. The Benefit Administrator will answer any questions You may have and send You a special claim form.

What do I do if I have an accident or the rental vehicle is stolen?
Immediately call the Benefit Administrator at 1-800-348-8472 to report the theft or damage regardless of whether your liability has been established. If you are outside the United States, call collect at 1-804-673-1164. The Benefit Administrator will answer any questions you or the rental agency may have and will then send you a claim form.

All incidents must be reported immediately following the theft or damage, but in no event later than forty-five (45) days^{*} following the date of the theft or damage. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss. You must make every reasonable effort to protect the rental vehicle from damage or theft.

What is not covered?
• Any obligation you assume under any agreement (other than the deductible under your personal auto policy).

• Any violation of the auto rental agreement or this benefit.

• Injury of anyone or damage to anything inside or outside the rental vehicle.

• Loss or theft of personal belongings.

• Personal liability.

• Expenses assumed, waived, or paid by the rental agency or its insurer.

• Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.

• Depreciation of the rental vehicle caused by loss or damage including, but not limited to "diminished value."

• Expenses reimbursed by your insurer, employer, or employer's insurance.

• Loss due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.

• Wear and tear, gradual deterioration, or mechanical breakdown.

• Items not installed by the original manufacturer.

• Loss due to off-road operation of the rental vehicle.

• Loss due to hostility of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).

• Confiscation by authorities.

• Vehicles that do not meet the definition of covered vehicles.

• Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.

• Leases and mini leases.

• Loss or damage as a result of the cardholder's lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended).

• Losses reported more than forty-five (45) days* from the date of loss.

• Losses for which a claim form has not been received within ninety (90) days* from the date of loss.

• Losses for which all required documentation has not been received within 365 days from the date of loss.

• Losses from rental transactions which originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.

What is this benefit?

Under certain terms and conditions are met, the Auto Rental Collision Damage Waiver benefit ("Auto Rental CDW") provides—at no additional charge—reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. In your country of residence, this benefit is supplemental to, and excess of, any valid and collectible insurance from any other source. We will reimburse only for that damage or theft not payable by any other party. Here are answers to some commonly asked questions about the benefit.

Who is eligible?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued card. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What is covered?

Subject to the terms and conditions in this Guide to Benefits, Auto Rental CDW reimburses you for the deductible portion of your personal automobile insurance, valid administrative and loss-of-use charges imposed by the rental car company, as well as reasonable towing charges resulting from covered damage or theft of the rental vehicle while it is your responsibility. If you do not have personal automobile insurance or any other insurance covering this loss, this benefit reimburses you for the covered damage or theft as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges. Only vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence are covered. The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle. **Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. This means that subject to the terms and conditions of this Guide to Benefits, Auto Rental CDW applies to losses or expenses that are not covered by insurance or reimbursement.**

Covered losses are:

- Physical damage and/or theft of the covered rental vehicle.
- Valid loss-of-use charges imposed and substantiated by the auto rental company through a fleet utilization log.
- Reasonable and customary towing charges, due to a covered loss, to the nearest qualified repair facility.

How do I activate this benefit?

For the benefit to be in effect, you must:

- Initiate and complete the entire rental transaction with your eligible card, and
- Decline the auto rental company's collision damage waiver (CDW/LDW) option, or similar provision, if offered by the auto rental company.

Helpful hints:

- Check the rental vehicle for prior damage before leaving the rental lot.
- Review the auto rental agreement carefully to make sure you are declining CDW/LDW and also to familiarize yourself with the terms and conditions of the auto rental agreement.

What do I do if I have an accident or the rental vehicle is stolen?
Immediately call the Benefit Administrator at 1-800-348-8472 to report the theft or damage regardless of whether your liability has been established. If you are outside the United States, call collect at 1-804-673-1164. The Benefit Administrator will answer any questions you or the rental agency may have and will then send you a claim form.

All incidents must be reported immediately following the theft or damage, but in no event later than forty-five (45) days^{*} following the date of the theft or damage. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss. You must make every reasonable effort to protect the rental vehicle from damage or theft.

What is not covered?
• Any obligation you assume under any agreement (other than the deductible under your personal auto policy).

• Any violation of the auto rental agreement or this benefit.

• Injury of anyone or damage to anything inside or outside the rental vehicle.

• Loss or theft of personal belongings.

• Personal liability.

• Expenses assumed, waived, or paid by the rental agency or its insurer.

• Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.

• Depreciation of the rental vehicle caused by loss or damage including, but not limited to "diminished value."

• Expenses reimbursed by your insurer, employer, or employer's insurance.

• Loss due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.

• Wear and tear, gradual deterioration, or mechanical breakdown.

• Items not installed by the original manufacturer.

AUTO RENTAL COLLISION DAMAGE WAIVER

What is this benefit?

Under certain terms and conditions are met, the Auto Rental Collision Damage Waiver benefit ("Auto Rental CDW") provides—at no additional charge—reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. In your country of residence, this benefit is supplemental to, and excess of, any valid and collectible insurance from any other source. We will reimburse only for that damage or theft not payable by any other party. Here are answers to some commonly asked questions about the benefit.

Who is eligible?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued card. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What is covered?

Subject to the terms and conditions in this Guide to Benefits, Auto Rental CDW reimburses you for the deductible portion of your personal automobile insurance, valid administrative and loss-of-use charges imposed by the rental car company, as well as reasonable towing charges resulting from covered damage or theft of the rental vehicle while it is your responsibility. If you do not have personal automobile insurance or any other insurance covering this loss, this benefit reimburses you for the covered damage or theft as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges. Only vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence are covered. The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle. **Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. This means that subject to the terms and conditions of this Guide to Benefits, Auto Rental CDW applies to losses or expenses that are not covered by insurance or reimbursement.**

Covered losses are:

- Physical damage and/or theft of the covered rental vehicle.
- Valid loss-of-use charges imposed and substantiated by the auto rental company through a fleet utilization log.
- Reasonable and customary towing charges, due to a covered loss, to the nearest qualified repair facility.

How do I activate this benefit?

For the benefit to be in effect, you must:

- Initiate and complete the entire rental transaction with your eligible card, and
- Decline the auto rental company's collision damage waiver (CDW/LDW) option, or similar provision, if offered by the auto rental company.

Helpful hints:

- Check the rental vehicle for prior damage before leaving the rental lot.
- Review the auto rental agreement carefully to make sure you are declining CDW/LDW and also to familiarize yourself with the terms and conditions of the auto rental agreement.

What do I do if I have an accident or the rental vehicle is stolen?
Immediately call the Benefit Administrator at 1-800-348-8472 to report the theft or damage regardless of whether your liability has been established. If you are outside the United States, call collect at 1-804-673-1164. The Benefit Administrator will answer any questions you or the rental agency may have and will then send you a claim form.

All incidents must be reported immediately following the theft or damage, but in no event later than forty-five (45) days^{*} following the date of the theft or damage. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss. You must make every reasonable effort to protect the rental vehicle from damage or theft.

What is not covered?
• Any obligation you assume under any agreement (other than the deductible under your personal auto policy).

• Any violation of the auto rental agreement or this benefit.

• Injury of anyone or damage to anything inside or outside the rental vehicle.

• Loss or theft of personal belongings.

• Personal liability.

• Expenses assumed, waived, or paid by the rental agency or its insurer.

• Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.

• Depreciation of the rental vehicle caused by loss or damage including, but not limited to "diminished value."

• Expenses reimbursed by your insurer, employer, or employer's insurance.

• Loss due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.

• Wear and tear, gradual deterioration, or mechanical breakdown.

• Items not installed by the original manufacturer.

AUTO RENTAL COLLISION DAMAGE WAIVER cont.

How do I file a claim?

You, the cardholder, are responsible for reporting your claim to the Benefit Administrator immediately, but in no event later than forty-five (45) days* from the date of theft or damage, or your claim may be denied. Notice to any other party will not suffice. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any theft or damage.

Additional Provisions for Auto Rental CDW: You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from damage or theft. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of damage or theft.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. No legal action may be brought against us unless all the terms of this Guide to Benefits have been complied with fully.

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

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a cardholder. It is insured by Indemnity Insurance Company of North America.