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

- 1. A damaged item (whether wholly or in part) may be repaired, rebuilt, o 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
- 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.

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 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 ake 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 your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions In either case, the Benefit Administrator's payment, replacement, or repair 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 dministrator 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 provided to you as a cardholder. It is insured by Indemnity Insurance Company of

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

- 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.

- Emergency road service is not available in areas not regularly traveled,

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.

Please note: 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 What are the specific services and what do they provide? Travel and Emergency Assistance Services will nut you in touch with the appropriate emergency services should the need arise. Here are some of

- the ways we can help: Emergency Message Service can record and relay emergency ages for travelers, immediate family members, or business associates, NOTE: 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. Medical Referral Assistance provides medical referral, monitoring and follow-up. The Benefit Administrator can give you names of English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor our condition, keep in contact with your family, and provide continuing aison; and help you arrange medical payments from your personal account. NOTE: All costs are your responsibility.

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**

• 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

• 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 Iministrator can also arrange a cash advance with your issuing bank. However, you are responsible for the cost of any replacement items

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 o

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

• Emergency Translation Service provides telephone assistance in

all major languages and helps find local interpreters, if available

All costs are your responsibility.

passport visas.

or statement messages.

FORM #VTEAS - 2010 (Stand 04/11)

when you need more extensive assistance. NOTE: All costs are your

you leave—information such as ATM locations, currency exchange

rates, weather reports, health precautions, immunizations, and required

Additional Provisions for Travel and Emergency Assistance Services: The benefit

described in this Guide to Benefits will not apply to cardholders whose accounts have

conditions may be provided via additional Guide to Benefits mailings, statement inserts,

1-800-992-6029. If you are outside the United States, call collect at 1-804-673-1675.

nefits may be modified by subsequent endorsements. Modifications to the terms and

been suspended or canceled. The terms and conditions contained in this Guide to

For general questions regarding this benefit, call the Benefit Administrator at

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

ATM Locations

Call 1-800-4CIBBUS (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 multiple accidental deaths per account arising from any one accident, the

begins at the time the entire cost of the travel passenger fare is charged to our World Elite MasterCard account. Common Carrier means any land. water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire. This coverage does not include **Commutation** which is defined as travel between the Insured Person's residence and regular place of employment.

COMMON CARRIER ACCIDENTAL DEATH & DISMEMBERMENT: The full Benefit Amount of \$250,000 is payable for accidental loss of life, two or more members, sight of both eyes, speech and hearing or any combination hereof. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. "Member" means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. "Benefit Amount" means the Loss amount applicable at the time the entire cost of the passenger fare is charged to a Barclays Bank World Elite MasterCard account. The loss must occur within one year of the accident. The Compan will pay the single largest applicable Benefit Amount. In no event will

duplicate request forms or multiple charge cards obligate the Company in

excess of the stated Benefit Amounts for any one loss sustained by any

one individual insured as the result of any one accident. In the event of

TRAVEL ACCIDENT INSURANCE cont.

Company's liability for all such losses will be subject to a maximum limit of insurance equal to three times the Benefit Amount for loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance

 Prescription Assistance and Valuable Document Delivery IMPORTANT DEFINITIONS: Accident or Accidental means a sudden, Arrangements can help you get prescriptions filled or replaced, subject unforeseen, and unexpected event which: 1) happens by chance; 2) arises to local laws, and can even arrange pickup and delivery of prescriptions from a source external to the Insured Person: 3) is independent of illness. filled for you at local or nearby pharmacies. It can also help transport disease or other bodily malfunction or medical or surgical treatment thereof: critical documents which you may have left at home or elsewhere NOTE 4) occurs while the Insured Person is insured under this policy which is in force: and 5) is the direct cause of loss. Pre-Trip Assistance can give you information on your destination before

> and children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support and who are: 1) under the age of nineteen (19) and reside with the Insured Person; or 2) beyond the age of nineteen (19), permanently mentally or physically challenged. and incapable of self support; or 3) under the age of twenty-five (25) and classified as a full-time student at an institute of higher learning. Domestic **Partner** means a person designated in writing by the primary insured person, who is at least eighteen (18) years of age, and who during the past twelve (12) months: 1) has been in a committed relationship with the primary insured person; and 2) has been the primary insured person's sole spousal equivalent; and 3) has resided in the same household as the primary insured person; and 4) has been jointly responsible with the primary insured person for each other's financial obligation, and who

intends to continue the relationship above indefinitely.

Dependent Child(ren) means those children, including adopted children

BAGGAGE DELAY: We will reimburse the Insured Person up to the Daily Benefit Amount of \$100 per day for 3 days in the event of a Baggage Delay. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the Insured Person while on a covered trip and at a destination other than the Insured Person's primary residence. Essential items not covered by Baggage Delay include, but are not limited to: 1) contact lenses. eye glasses or hearing aids; 2) artificial teeth, dental bridges or prosthetic devices; 3) tickets, documents, money, securities, checks, travelers checks and valuable papers; 4) business samples; 5) jewelry and watches; or 6) cameras, video recorders and other electronic equipment.

The \$300 benefit amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, or station authority), available to the insured person. In no event, will we pay more than \$300 in any twelve (12) consecutive month period regardless of the number of baggage delay claims made in that twelve (12) month period. **Baggage Delay** means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than twelve (12) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket

TRIP CANCELLATION/INTERRUPTION: In the event of the Insured Person's Trip Cancellation or Trip Interruption, we will pay up to the Trip Cancellation/ Trip Interruption Benefit Amount of \$1.500. Our payment will not exceed either: 1) the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s); or 2) \$1,500. The Insured Person will relinquish to us any unused vouchers, tickets, coupons or travel privileges for which we have reimbursed the Insured Person. The Trip Cancellation or Trip Interruption of the Insured Person must be caused by or result from: 1) death. Accidental injury, disease or physical illness of the Insured Person or an Immediate Family Member of the Insured Person: or 2) default of the Common Carrier resulting from Financial Insolvency. The death. Accidental injury, disease or physical illness must be verified by a Physician and must prevent the Insured Person from traveling on a Covered Trip. Financial Insolvency means the inability of the entity to provide trave services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations. Non-Refundable means amount of money paid by or on behalf of the Insured Person for a Covered Trip which will be forfeited under the terms of the agreement made with the Common Carrier for unused travel arrangements and for which a travel agent or travel supplier will not provide any other form of compensation. Pre-Existing Condition means Accidental injury, disease or illness of the Insured Person or Immediate Family Member of the Insured Person 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: 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 a controlled condition throughout this sixty (60) day period will not be

considered to be a manifestation of illness or disease. Trip Cancellation

means the cancellation of Common Carrier travel arrangements when the

Insured Person is prevented from traveling on a Covered Trip on or before

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 Flite MasterCarr 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 Flite 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

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 reasonable possible and in no event later than one (1) year after the deadline to submit complete proof of loss.

CI AIM 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.

FFFCTIVE DATE: This insurance is effective 12/1/10 or on the date that you become a World Flite 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 o 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 you state statutes, it will be amended to comply with such laws. If a statemen 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 Administrato

PLAN ADMINISTRATOR: BSI Enhancement Services

550 Mamaroneck Ave., Harrison, NY 10528

Federal Insurance Company a member insurer of the Chubb Group of Insurance Companies 15 Mountain View Road, PO Box 1615 Warren, NJ 07061-1615

BAR-4109-7



Barclavcard 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.

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What items are covered by Extended Protection?

The Extended Protection Benefit automatically doubles the time perio 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 nurchased 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
- 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.

written U.S. warranty.

- 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 extended warranty, Extended Protection is supplemental to and excess of
- 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

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

if desired. However, a gift recipient must provide all the documents

documentation within ninety (90) days of the product failure. Gift recipients of eligible items are also covered by the claims process.

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.

A copy of the original manufacturer's written U.S. warranty and any other applicable warranty.

necessary, a copy of the maintenance record and receipts.

 A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim. This includes bills and, if

All claims must be fully substantiated.

How will I be reimbursed?

The original repair order.

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 cardholde 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

Additional provisions for Extended Protection: This benefit applies only to you, the cardholder, and to whomever receives the eligible gifts you purchase with your

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 ope 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 dministrator 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 o 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 subsequer endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages

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.

The benefit described in this Guide to Benefits will not apply to cardholders whose

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

How can I access these services? Simply call 1-877-319-4403 if you believe you have been a victim of

authorities, credit bureaus, and creditors.

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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
- Is there a charge for these services?

and providing assistance with completion of the Affidavit. It is the responsibility of the cardholder to submit the Affidavit to the proper

- Notifying all three major credit reporting agencies to obtain a complimentary credit report for the cardholder and placing an alert on the cardholder's record with the agencies.
- Assisting the cardholder with credit and charge card replacement Educating the cardholder on how Identity Theft can occur and of
- protective measures to avoid further occurrences. Providing the cardholder with the Identity Theft Resolution Ki

checks. ATM cards, and other accounts.

Form# VEPcons 3v (04/10)

No, your financial institution provides these to you at no extra cost. When are services not provided?

Providing the cardholder with sample letters for use in canceling.

- When it is determined you have committed any dishonest, criminal.
- malicious, or fraudulent act.
- When your financial institution or card issuer, which provides this service, has investigated the event and deemed you are responsible for the charge or event

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 committee

Program provisions for personal identity theft services This service applies only to you, the primary eligible World Elite MasterCard cardholde

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

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.

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, statemen

or non-renew these services, and if we do, we will notify you at least thirty (30) day

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

in advance. If the Provider non-renews or cancels any services provided to eligible

inserts, or statement messages. MasterCard or your financial institution can cancel

Reimbursement Level: \$3,000.00

How do I benefit from Lost Luggage Reimbursement When You pay for the entire cost of Common Carrier tickets with Your

eligible card. You will be eligible to receive reimbursement for Your Checked Luggage, carry-on luggage, and its contents for the difference between the "value of the amount claimed" and the Common Carrier's payment, up to \$3,000.00 per trip (in New York, coverage is limited to \$2,000 p bag for New York residents), provided the luggage was lost due to theft of misdirection by the Common Carrier. The "value of the amount claimed" is the lesser of the actual purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection with deduction for depreciation or the cost to replace the item(s). The Fligible Person must take all reasonable means to protect, save, and/or recover any carry-on property at all times. This reimbursement is supplemental to and excess of any valid and collectible insurance and/or possible reimbursement from any other source.

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 of
- 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.

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? If 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 lungage was lost or stolen. The Benefit Administrator will answer any questions You may have and send You a special claim form.

low do I file a claim? omplete the claim form You receive from the Benefit Administrator, Mail the following items within ninety (90) days from the date the luggage was

effect without interruption, no such notice is necessary.

- lost or stolen to the address provided 1. The completed claim form.
- 2. 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). 4. A copy of Your insurance declaration page or documentation of any
- settlement of the loss or theft. 5. Any other documentation deemed necessary by the Benefit Administrator

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

nsurance 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 Iministrator may, at its option, deem a copy of Your personal insurance

declarations page to be sufficient. Transference of Claims

to substantiate the loss or theft.

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. his benefit is available only to You, the eligible cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss to property protected by this

benefit. This provision will not be applied unreasonably to avoid claims. If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and Your 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

presentation of material fact by the cardholde No legal action for a claim may be brought against us until sixty (60) days after we e Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit, 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, 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 ardholder. It is insured by Indemnity Insurance Company of North America. FORM #VI LIGOPT (04/10) Depreciation of the rental vehicle caused by loss or damage including.

AUTO RENTAL COLLISION DAMAGE WAIVER

What is this benefit?

When 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 agreemen

What is covered? Subject to the terms and conditions in this Guide to Benefits, Auto Bental

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 reimbursemen

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 Lactivate this benefit? For the benefit to be in effect, you must:
- Initiate and complete the entire rental transaction with your eligible card. Decline the auto rental company's collision damage waiver (CDW/LDW)

option, or similar provision, if offered by the auto rental company Helnful 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.
- but not limited to "diminished value." • Expenses reimbursable 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 if the auto rental company insists that I purchase the auto

rental company's auto insurance or collision damage waiver? Call the Benefit Administrator at 1-800-348-8472 for help. If you are outside the United States, call collect at 1-804-673-1164.

When and where do I have this benefit? This benefit is available in the United States and most foreign countries No benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland, Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. Because regulations vary outside the United States, we recommend you chec with your auto rental company and the Benefit Administrator before

you travel to make sure Auto Rental CDW will apply. This benefit is in effect while the rental vehicle remains in your control or in the control of a person permitted to operate the rental vehicle in

accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company reassumes control of the rental vehicle How does this benefit apply?

Within your country of residence, Auto Rental CDW supplements, and applies excess of, any valid and collectible insurance or reimbursement rom any source. It does not duplicate insurance provided by or purchased through the auto rental company: it will not pay for losses reimbursed by our own insurer, employer, employer's insurance, or any other valid and collectible insurance; however, it will pay for the outstanding deductible portion or other charges, including valid administration and loss-of-use

Excluded worldwide are: expensive, exotic, and antique automobiles; certain

Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghi

otus, Maserati, Porsche, and Rolls Royce. However, selected models of

An antique automobile is defined as any vehicle over twenty (20) years old

or any vehicle that has not been manufactured for ten (10) years or more

This benefit is provided for only those vans manufactured and designed to

transport a maximum of eight (8) people and which is used exclusively to

Administrator at 1-800-348-8472. If you are outside the United States, call

What do I need from the auto rental company in order to file an Auto

At the time of the damage or theft, or when you return the rental vehicle,

A copy of the Accident Report Form and claim document, which should

indicate the costs you are responsible for and any amounts that have

If you have any questions regarding a specific vehicle, call the Benefit

charges not covered by your applicable automobile insurance policy.

Outside your country of residence or if you do not have automobile

of insurance before receiving the benefits.

What types of rental vehicles are not covered?

and motorbikes; limousines; and recreational vehicles

BMW, Mercedes-Benz, Cadillac, and Lincoln are covered

mmediately ask the auto rental company for:

A copy of the initial and final auto rental agreement(s)

Two (2) photographs of the damaged vehicle, if available.

A copy of the repair estimate or itemized repair bill.

insurance, this benefit is primary in those countries where it is available and in that case, you do not have to claim payment from any other source

What is the Price Protection benefit?

or dealer's name, and the date(s) the sale is in effect. The sale date must be within sixty (60) days after the original purchase date.

How do I file a claim?

theft or damage.

ou, the cardholder, are responsible for reporting your claim to the

denied. Notice to any other party will not suffice. Furthermore, we reserve

included had the Renefit Administrator been notified before those expenses

were incurred. We therefore advise you to notify us immediately after any

• The completed and signed Auto Rental CDW Claim Form. Your completed

the damage or theft, even if all other required documentation is not yet

A copy of your receipt or monthly billing statement as proof that the entire

claim form must be postmarked within ninety (90) days* of the date of

Mail the following documentation to the Benefit Administrator:

vehicle rental was charged and paid for with your eligible card.

A statement from your insurance carrier (and/or your employer or

employer's insurance carrier, if applicable) or other reimbursement

A copy of the declaration page from your automobile insurance carrier.

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, please provide a notarized statement to that effect.

Enclose all the documents you received from the auto rental company:

Any other documentation deemed necessary by the Benefit Administrator

If you experience difficulty in obtaining all the required documents

the claim form and any documentation you already have available

Usually not, Under normal circumstances, the claim will be paid within

fifteen (15) days after the Auto Rental CDW Benefit Administrator has

received all documentation necessary to fully substantiate your claim

within ninety (90) days* of the date of theft or damage, just submit

NOTE: All remaining documents must be postmarked within 365 days

available, or your claim may be denied

A copy of the Accident Report Form.

A police report, if obtainable.

to substantiate the claim.

of the date of theft or damage.

Do I have to do anything else?

A copy of the entire auto rental agreement(s).

A copy of the repair estimate or itemized repair bill.

Two (2) photographs of the damaged vehicle, if available.

the right to deny any claim that contains charges that would not have been

Benefit Administrator immediately, but in no event later than forty-

vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds o be eligible for this benefit, you must be a valid cardholder of an eligible Examples of excluded expensive or exotic automobiles are the Aston Martin

How do I file a Price Protection benefit claim? 1. Use your eligible card to charge the full amount of your purchase of the eligible item. Save all original receipts, both card paperwork and itemized

- store receipt. 2. If you see the identical product by the same manufacturer advertised obtain and retain the original printed advertisement. Only items advertised by authorized dealers in the United States apply. Price differences involving manufacturer and/or merchant rebates, shipping
- Protection benefit. 3. Within ten (10) days of the printed advertisement, call our toll-free number at 1-800-553-7520. You will receive a claim form that details the necessary procedures to file your claim. Follow the instructions on
- The original card receipt demonstrating that the entire purchase was made on your eligible card, and

The original itemized sales receipt.

name to:

AUTO RENTAL COLLISION DAMAGE WAIVER cont.

However, after the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the cost of payment

- five (45) days* from the date of theft or damage, or your claim may be made to you You must give the Benefit Administrator all assistance as may reasonably
 - Not applicable to residents of certain states.
 - 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
 - Perishables, services, consumables, and limited-life items including, but not limited to, the cost of repair services, no coverage shall exist for such claim and vol benefits may be canceled. Each cardholder agrees that representations regarding clair 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 negotiable instruments 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 ve 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 benef 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 cardbolders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequen 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.

FORM #VCCDW01 (04/10)

Enhancement Services

Great Falls MT 59403

cut down or altered in any manner will not be sufficient documentation

of loss. Therefore, any advertisements, catalogs, etc. must be submitted

in whole with date verification. The only exception will be magazines and

newspapers. In this case, you do not need to send the whole publication

dvertisement is found, with the date and name of the publication. The

Price Protection benefit does not apply to advertisements for close

promotions, liquidation sales, going-out-of-business sales, seasona

sales, or advertisements on the Internet. The Price Protection benef

is secondary to and excess of store policies offering a lowest-price

Date of Purchase means the date you paid for and received the item or

Within twenty (20) days after your request for a claim form, return the

form to us with the required documents. If your request is approved, we

\$250.00 per item. If your documentation is not complete, we will request

· Advertisements of cash-only sales, close-out sales, flea markets, fire

sales, going-out-of-business sales, limited-quantity promotions, or

The Price Protection benefit does not cover the following items:

vill issue you a refund for the difference in the price, up to a maximum o

additional information, which must be supplied to us within sixty (60) days

the date of delivery and personal acceptance of the item, whichever is later.

quarantee or any other form of refund for price differences.

out sales, flea markets, fire sales, cash-only sales, limited quantity

P.O. Roy 2894

available 24 hours a day, 365 days a year

How will I be reimbursed?

of the request

What is not covered?

Advertisements posted on the Internet

PRICE PROTECTION COVERAGE

The Price Protection benefit assists you in achieving the best possible price on products you buy entirely with an eligible card. If you buy an eligible item with your card in the United States and see a printed advertisement of it for Should you need assistance, Customer Service Representatives are

simply file a valid claim and we will refund the difference up to \$250.00 per item. This benefit is limited to \$1,000.00 a year per cardholder's eligible Advertised or advertisements means an advertisement printed in a newspaper journal, magazine, or flyer distributed in the United States Please note: The printed advertisement must include a description to the general public and placed by a manufacturer or authorized deale of the item identical to the one purchased, the sale price, the store of the consumer product in the United States. Any advertisement that is

less at any retail store within sixty (60) days of the original purchase date

Who is eligible for this protection?

U.S.-issued card, and a citizen and/or resident of the United States. but you will be required to send the whole page or pages in which the

- in print for a lower retail price within sixty (60) days after the purchase, and handling fees, and sales tax, if any, are not covered by the Price
- the letter carefully. Return the completed claim form along with:
- The original printed advertisement showing the item, sale date and/or date of the advertisement, lower advertised price, and advertising store

be required to secure all rights and remedies.

- Cell phone service agreements and cell phone contracts. • Items purchased for resale, professional, or commercial use. Jewelry, antiques, and collectible items, rare or one-of-a-kind items,
- special order items, custom items, or tailored items. Manufacturer and/or merchant rebates. If you make any claim knowing it to be false or fraudulent in any respect including, but
 - not limited to, rechargeable batteries. Real estate and items which are intended to become part of real estate.

• Boats, automobiles, and any other motorized vehicles and their motors,

- Traveler's checks, cash, tickets, credit or debit cards, and any other
- Items purchased outside of the United States. • Items without a manufacturer's U.S. warranty (warrantable items only).
- Previously owned, sold "as is." and refurbished items. Additional Provisions for Price Protection: The Price Protection benefit is secondary to and excess of any valid and collectible avenue of recovery which is available to you, the eligible cardholder. We will refund the excess amount once all
- other coverage has been exhausted up to the limit of liability. This benefit is available only to you, the eligible cardholder. If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled.

not limited to, holiday decorations.

Animals and living plants.

equipment, or accessories.

FORM #VPRICEPROT (04/10)

accounts have been suspended or canceled.

PRICE PROTECTION COVERAGE cont.

Advertisements of sales of seasonal or discontinued items including, but
Each cardholder agrees that representations regarding claims will be accurate

What is this Purchase Security benefit?

What items are covered by Purchase Security?

Fire, smoke, explosion, riot, or vandalism.

Who is eligible for this benefit?

U.S.-issued card.

Animals and living plants

Medical equipment.

Nithin the first ninety (90) days of the date of purchase, Purchase Security will, at the Benefit Administrator's discretion, replace, repair, or reimburse you for eligible items of personal property purchased entirely with your eligible card up to a maximum of \$1,000,00 per claim and \$50,000 per cardholder * in the event of theft, damage due to fire. vandalism, accidentally discharged water, or certain weather conditions.

• Traveler's checks, cash, tickets, credit or debit cards, and any other To be eligible for this benefit, you must be a valid cardholder of an eligible

Used or pre-owned items.

- Are gifts covered? Your eligible purchases are protected against damage due to the following:

and your store receipt.

 Windstorm, lightning, hail, rain, sleet, or snow. Aircraft, spacecraft, or other vehicles. Yes, as long as you, the eligible cardholder, purchased the item entirely • Theft (except from autos or motorized vehicles).

Accidental discharge of water or steam from household plumbing. Sudden accidental damage from electric current. (This benefit does not

- apply to electronic components.) What items are not covered?
- Antiques and collectible items Boats, aircraft, automobiles, and any other motorized vehicles and their
- motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle. Broken items, unless damage is the result of a covered occurrence
- Computer software. • Items damaged as a result of weather other than lightning, wind, hail,

• Items that are lost or that mysteriously disappear. "Mysterious

- rain sleet or snow Items purchased for resale, professional, or commercial use. Items stolen from automobiles and other vehicles, or common carriers
- disappearance" means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
- Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or delivery service).
- supervision of your traveling companion who is previously known to you. Losses resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities,

normal wear and tear, flood, earthquake, radioactive contamination, or

unless hand-carried and under your personal supervision, or under the

Items including, but not limited to, iewelry and watches from baggage

- damage from inherent product defects. • Losses resulting from misdelivery or voluntary parting with property.
- Perishables, consumables including, but not limited to, perfumes and

- 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 sixty 60) days from the date you reported the claim. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefi Administrator within seventy (70) days of the date of the printed advertisement. After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss will be transferred to the Benefit Administrator to the
- extent of the cost of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies 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) ears after the time for giving Proof of Loss. Further, no legal action may be brou against us unless all the terms of this Guide to Benefits have been complied with full 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 message

ne benefit described in this Guide to Benefits will not apply to cardholders whos

Termination dates may vary by financial institution. Your financial institution car cancel or non-renew this 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.

cosmetics, and limited-life items such as rechargeable batterie

• 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 and for which the entire purchase price was not paid in full at the time of

the occurrence.

negotiable instruments.

Yes, as long as you purchased the gift entirely with your eligible card and it meets the terms and conditions of the benefit.

Are purchases made outside the U.S. covered?

with your eligible card and the eligible item meets the terms and conditions of the benefit.

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

How do I file a claim? Call the Benefit Administrator at 1-800-525-1466 or collect at 0-410-581-9994 within sixty (60) days of loss or damage. Please note: if you do not give such notice within sixty (60) days after the loss or damage your claim may be denied. The Customer Service Representative will ask you for some preliminary claim information and send

you wish. However, the gift recipient must provide all the documents

you the appropriate claim form. This claim form must be completed signed, and returned with all the requested documentation within ninety (90) days from the date of loss or damage. Gift recipients of eligible items may also handle the claim process if

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 A police report (made within 48 hours of the occurrence in the case of
- theft), fire, insurance claim, or loss report, or other report sufficient to determine eligibility for benefits A copy of your insurance declaration page, when applicable
- Documentation (if available) of any other settlement of the loss • Any other documentation deemed necessary to substantiate your claim. All claims must be fully substantiated as to the time, place, cause, and
- amount of damage or theft. In most cases you will be asked to send, at your expense, the damaged item to substantiate a claim. Retain the item in the event it is requested by the Benefit Administrator.

ransport people.

Rental CDW claim?

been paid toward the claim.

A police report, if obtainable.