



TRAVEL



SHOPPING

YOUR GUIDE TO PROTECTION BENEFITS

Learn how your benefits may help protect you before, during and after you swipe, tap or click.

Effective date: November 23, 2014.

www.citi.com/cardbenefits | 1-855-569-7399



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Read this Guide carefully. Each benefit description provides you with the details on what coverage you have and any exclusions and restrictions.

This Guide includes important details about the benefits that come with your card at no additional cost. When something unexpected interferes with your travel or a purchase doesn't work out so well, we may be able to help. Read ahead to learn how your card can protect you – then keep this Guide in a safe place so you know how to make the most of your benefits when you need them.

The benefits, as described in this Guide, apply to purchases made on or after the effective date with your Citi card, and this Guide then replaces any Summary or other program description you may have received earlier.

GENERAL TERMS DEFINED

For all benefits described in this Guide:

- **“You”** or **“your”** means the person who applied to open a Citi credit card account. It also means any other person responsible for complying with the conditions of these benefits. Specifically, we note in the benefit descriptions when the meaning of “you” or “your” is expanded to include any additional people.
- **“Citi”** means Citibank, N.A., the issuer of your credit card account.
- **“Citi card”** means a credit card issued by Citi that provides you the benefits described in this Guide.
- **“We”** or **“our”** means the insurance company that provides these benefits for your Citi card.
- **“Authorized user”** means any person you allow to use your Citi card account and that was issued a Citi card.

Citi cards and the insurers reserve the right to change the benefits and features of these programs at any time with notice.

The coverage period of the services described in this Guide will be cancelled on the date your charging privileges on your card have in any way been suspended, or if your account is suspended, or if your account has been closed. If for any reason your account is closed, or you default under your cardmember agreement, your eligibility to receive the services described herein will immediately be cancelled. However, benefits will still apply for any benefit for which you were eligible prior to the date that your account is suspended or closed, subject to the terms and conditions of the specific coverage. **Receipt of this Guide does not guarantee coverage or coverage availability.**

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SHOPPING BENEFITS



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Worldwide Car Rental Insurance

No matter what car you rent or where, you may be covered.



QUESTIONS ABOUT THIS BENEFIT? Call **1-855-569-7399** or visit **www.citi.com/cardbenefits**

We'll cover you up to \$100,000 toward the cost of repairs or the cash value of the car, whichever is less, if a covered accident or theft occurs when you pay for a rental car in full with your Citi card and decline the rental company's collision loss/damage insurance. You'll save money and gain peace of mind knowing that you're covered, no matter where you are in the world.

If the rental company requires you to accept its own collision loss/damage coverage, this benefit will only cover the cost of your deductible with the rental company if an accident occurs.

How long am I covered?	The length of your rental car agreement. If that rental agreement exceeds 31 consecutive days, no coverage applies
What's the maximum coverage?	\$100,000

> WHO'S COVERED

This benefit covers anyone designated as an authorized driver or covered by the rental car agreement.

> WHAT'S COVERED

Worldwide Car Rental Insurance covers the reasonable cost of repairs (including charges imposed by the rental company for loss of use while the car is being repaired) or the cash value of the rental car, whichever is less. This benefit also covers the cost of towing your rental car, if necessary.



In the United States, the coverage provided by this benefit is secondary.

This means that if you have another insurance policy that will cover the cost of damage or theft to your rental car, this benefit will cover only the amount your other policies do not. Worldwide Car Rental Insurance does cover deductibles you may have to pay under your other insurance policies (or that your employer may have to pay, if you rented the car for business reasons).



Outside the United States, the coverage provided by this benefit is primary even if you have another insurance policy.

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

- The rental car was paid for in full including taxes and fees with your Citi card.
- The rental period is no more than 31 consecutive days long.
- The rental car is a motor vehicle with at least four wheels that's designed to be driven on public roads.
- The rental car is:
 - damaged by an accident while a covered person is driving;
 - damaged by a natural disaster or vandalism; or
 - stolen.

> WHAT'S NOT COVERED

Worldwide Car Rental Insurance doesn't cover leased vehicles. It also does not include liability coverage such as damage to other people's property/vehicle or injuries to others. Also, coverage doesn't apply under these specific circumstances:

- You use the car in a way that goes against your rental car agreement (such as driving recklessly or under the influence of drugs or alcohol) or against clear instructions or warnings posted in the car.
- You use the rental car as a vehicle for hire.
- You don't take reasonable care of the rental car.
- You are involved in fraudulent activity.
- Travel booked using Hilton HHonors™ points is not covered.

> HOW TO FILE A CLAIM

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

1. Call **1-855-569-7399** as soon as possible after your rental car is damaged or stolen. We'll ask you a few basic questions, send you a claim form and advise you of what documents we may need as proof to support your claim. Or, you can visit www.citi.com/cardbenefits to print a claim form for submission. Please take pictures of the damage, if possible.
2. Return the claim form and all requested documents within 180 days of the date of the incident. We'll notify you of our decision once we've processed your claim.

Underwritten by Triton Insurance Company



Trip Cancellation & Interruption Protection

We'll cover the cost for nonrefundable trip expenses if certain unforeseen events get in the way of your trip.



QUESTIONS ABOUT THIS BENEFIT?

Call **1-855-569-7399** or visit **www.citi.com/cardbenefits**

If your trip is cancelled or interrupted for a reason covered by this benefit, you may be reimbursed up to \$5,000 per year, provided you paid for the trip in full with your Citi card. To be eligible for coverage, the expenses must be nonrefundable, meet the conditions described below under *What's covered* and be included in the *Covered expenses* list.

> WHO'S COVERED

This benefit covers the following people, as long as their permanent residence is in the United States:

- You and authorized users of your Citi card.
- Your spouse or your domestic partner (where permitted by law).
- Your dependents. This means your unmarried children under age 19 (or under age 24 for full-time students) who receive at least half their financial support from you, unless defined differently by state law.

In the description of *What's covered* and *What's not covered* below, "you" means any person who's covered by this benefit.

> WHAT'S COVERED

How long am I covered?	From date of deposit or purchase through trip conclusion
Maximum coverage per year	\$5,000

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

- The trip was paid for in full including taxes and fees with your Citi card.
- Your travel is on a common carrier. A common carrier is a vehicle that's licensed to transport any public passenger who pays a fare or buys a ticket, and is available on a regular schedule. Examples include planes, trains, ferries and cruise ships.
- The trip is less than 60 consecutive days long.
- The reason for your trip cancellation or interruption is included in the list of *Covered reasons* below.

- You notify all travel suppliers affected by your cancellation or interruption within 48 hours of realizing you need to make changes to your trip. If you can't notify them within that time frame because of a medical condition, please notify them as soon as possible. (Otherwise, if you wait longer to notify them, your coverage doesn't apply to any higher penalties or reduced refunds you may incur because of the delay.)

Covered reasons: illness or personal matters

- You become sick or injured, and a doctor confirms in writing that it's severe enough to interrupt or cancel your trip.
- A family member has an injury or illness that's either life-threatening or requires your care.
- You or a family member dies within 30 days of the trip's departure date, or on the trip itself.
- You're laid off or fired from your job, and you were continuously employed there as a full- or part-time permanent employee for at least 2 years.
- You are called to jury duty or receive a subpoena from the courts, neither of which can be postponed or waived.
- You're a member of the United States Armed Forces, and your leave is revoked for reasons not related to war, mobilization or reassignment.
- You can no longer live in your permanent or temporary residence because of fire, flood, vandalism, burglary or a natural disaster.

Covered reasons: travel or weather issues

- You can't travel because severe weather or a natural disaster causes all travel to or from your destination to stop for at least 24 hours.
- A terrorist incident occurs in your destination city after you purchase your trip, and you're scheduled to arrive within 30 days of the incident.
- A mandatory evacuation is ordered at your final destination because of a natural disaster, and you have at least half of your trip remaining.

Covered expenses, up to \$5,000 per year

- The value of your unused transportation tickets or forfeited deposits, minus any refund or credit you receive from your travel supplier.
- Change fees charged by your travel suppliers.
- Additional costs to get you home if your trip is interrupted, as long as your new arrangements are within the same fare class as your original booking, such as economy or business class.
- Other unused, nonrefundable travel expenses, such as hotel rooms, tour fees or activity fees.
- Additional fares or tickets needed to join a cruise or tour that departed without you.

- Fees charged by travel suppliers if one person cancels a trip for a covered reason, and another person continues with the trip alone. For example, this could include a single occupancy fee for a hotel room or cruise that you booked at a double occupancy rate.
- The cost of returning your own vehicle to your home if you need to get home another way.

> WHAT'S NOT COVERED



Remember, Trip Cancellation & Interruption Protection applies only to the Covered reasons above. For example, it doesn't provide coverage if you simply choose to change your plans, have a work conflict or can reach your destination but decide not to travel because of bad weather.

- You didn't get the necessary travel documents, such as passports or visas.
- You or a family member experiences financial problems, such as bankruptcy.
- Your travel is for commuting purposes.
- You're involved in fraud, illegal activity, a riot or an act of war.
- Government regulations or customs agencies interfere with your trip.
- You're pregnant, give birth or have an abortion, unless a doctor confirms in writing that complications require you to interrupt or cancel your trip.
- You attempt or commit suicide, or you intentionally harm yourself.
- You're detained or arrested by any branch of any recognized government.
- Travel booked using Hilton HHonors™ points is not covered.

> HOW TO FILE A CLAIM

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

1. Call **1-855-569-7399** within 30 days of the incident that results in a covered reason for cancelling or interrupting your trip. We'll ask you a few basic questions, send you a claim form and let you know what supporting documents we need as proof of your claim. Or, you can visit www.citi.com/cardbenefits to print a claim form for submission.
2. Return the claim form and all requested documents within 90 days of the incident, or as soon as reasonably possible. We'll notify you of our decision once we've processed your claim, as required by state law.

Underwritten by IDS Property Casualty Insurance Company



Trip Delay Protection

Expenses while you wait, like meals or hotel? No worries, it's covered.



QUESTIONS ABOUT THIS BENEFIT?

Call **1-855-569-7399** or visit www.citi.com/cardbenefits

If a trip you paid for in full with your Citi card is delayed for at least twelve hours, we may reimburse you for expenses you incur because of the delay. You're covered for up to \$500 per trip.

How long am I covered?

From departure date to return date

What is the maximum coverage per trip?

\$500

> WHO'S COVERED

This benefit covers the following people, as long as their permanent residence is in the United States:

- You and authorized users of your Citi card.
- Your spouse or your domestic partner (where permitted by law).
- Your dependents. This means your unmarried children under age 19 (or under age 24 for full-time students) who receive at least half their financial support from you, unless defined differently by state law.

In the description of *What's covered* and *What's not covered* below, "you" means any person who's covered by this benefit.

> WHAT'S COVERED

This benefit covers the following expenses, as long as they are reasonable and necessary for you to incur during the delay:

- Hotel accommodations.
- Ground transportation.
- Meals.
- Other necessities, such as toiletries or items that you need to carry out your work.



The coverage provided by this benefit is secondary.

This means if the travel supplier responsible for the delay reimburses you for any expenses, this benefit will cover only unreimbursed amounts.

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

- The trip was paid for in full including taxes and fees with your Citi card.
- Your travel is on a common carrier. A common carrier is a vehicle that's licensed to transport any public passenger who pays a fare or buys a ticket, and is available on a regular schedule. Examples include planes, trains, ferries and cruise ships.
- The trip is less than 60 consecutive days long.
- The reason for your trip delay is included in the list of *Covered reasons* below, and no alternative way of continuing your trip was available to you.

Covered reasons for the delay

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

- The delay is caused by a common carrier.
- Your passport, money or other travel documents are lost or stolen.
- You're not able to board because of overbooking.
- Your trip is delayed because of severe weather, a natural disaster, a previously unannounced strike, a quarantine or hijacking.

> WHAT'S NOT COVERED

The following specific conditions are excluded from coverage:

- Government regulations or customs agencies interfere with your trip.
- Your travel is for commuting purposes.
- You accepted an offer or coupon in exchange for not boarding an overbooked flight.
- You're involved in fraud, illegal activity, a riot or an act of war.
- Travel booked using Hilton HHonors™ points is not covered.

> HOW TO FILE A CLAIM

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

1. Call **1-855-569-7399** within 30 days of the trip delay. We'll ask you a few basic questions, send you a claim form and let you know what documents we may need to support your claim. Or, you can visit www.citi.com/cardbenefits to print a claim form for submission.
2. Return the claim form and all requested documents within 90 days of the trip delay. We'll notify you of our decision once we've processed your claim, as required by state law.

Underwritten by IDS Property Casualty Insurance Company



Baggage Delay Protection

You're never at a loss when bags are late – buy what you need, it's covered.



QUESTIONS ABOUT THIS BENEFIT?

Call **1-855-569-7399** or visit www.citi.com/cardbenefits

If your checked baggage is delayed on a trip you paid for in full with your Citi card, we may reimburse the cost of necessary personal and business items until your baggage arrives. You're covered for up to \$100 if your checked baggage doesn't get to your destination within six hours of your arrival.

How long am I covered?

From departure date to return date

What is the maximum coverage per trip?

\$100

> WHO'S COVERED

This benefit covers the following people, as long as their permanent residence is in the United States:

- You and authorized users of your Citi card.
- Your spouse or your domestic partner (where permitted by law).
- Your dependents. This means your unmarried children under age 19 (or under age 24 for full-time students) who receive at least half their financial support from you, unless defined differently by state law.

In the description of *What's covered* and *What's not covered* below, "you" means any person who's covered by this benefit.

> WHAT'S COVERED

This benefit covers personal and business items that you may need when your baggage is delayed, such as toiletries or a change of clothes, unless they're included in the *What's not covered* list below.

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

- The trip was paid for in full including taxes and fees with your Citi card.
- Your travel is on a common carrier. A common carrier is a vehicle that's licensed to transport any public passenger who pays a fare or buys a ticket, and is available on a regular schedule. Examples include planes, trains, ferries and cruise ships.
- The trip is less than 60 consecutive days long.
- You make the purchases or rentals near the destination where you arrived and before your delayed baggage gets there.

> WHAT'S NOT COVERED

Your coverage doesn't apply to the following items:

- Items not included in the delayed baggage.
- Any motorized land, air or water vehicles and their parts.
- Food.
- Plants and animals.
- Tickets, passports and visas.
- Cash and credit cards, including rare or precious coins, checks, promissory notes or any other financial document that represents money.
- Travel booked using Hilton HHonors™ points is not covered.

In addition, coverage doesn't apply under these specific circumstances:

- Your baggage is delayed when you're returning to your home destination.
- The baggage was shipped as freight before your departure or check-in date.
- Government regulations or customs agencies interfere with the arrival of your baggage.
- Your travel is for commuting purposes.
- Your travel is free because you use travel awards, such as airline points, vouchers or free companion tickets.
- You're involved in fraud, illegal activity, a riot or an act of war.

> HOW TO FILE A CLAIM

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

Make sure you file a delayed baggage report with the airline (or other common carrier) before you leave the airport or station, and keep a copy of the report.

1. Call **1-855-569-7399** within 30 days of the date your bags were delayed. We'll ask a few basic questions, send you a claim form and let you know what documents we may need to support your claim. Or, you can visit www.citi.com/cardbenefits to print a claim form for submission.
2. Return the claim form and all requested documents within 90 days of the date your bags were delayed. We'll notify you of our decision once we've processed your claim, as required by state law.

If you make a claim and receive payment under Baggage Delay Protection, you can't make a claim for the same or similar items under any other Citi card benefit.

Underwritten by IDS Property Casualty Insurance Company



Lost Baggage Protection

Say good-bye to baggage worries. You're covered if items are lost, stolen or damaged.



QUESTIONS ABOUT THIS BENEFIT?

Call **1-855-569-7399**

or visit www.citi.com/cardbenefits

If your checked or carry-on luggage is permanently lost, stolen or damaged by the common carrier on a trip you paid for in full with your Citi card, we may refund the purchase price of the missing items or the cost to repair the damaged items, whichever is less. You're covered for up to \$3,000 per person, per trip (\$2,000 per person, per bag, per trip for New York residents), or up to \$10,000 in total for all traveling companions, whose entire common carrier fare is charged to your Citi card.

A common carrier is a vehicle that's licensed to transport any public passenger who pays a fare or buys a ticket, and is available on a regular schedule. Examples include planes, trains, ferries and cruise ships. Common carrier does not include rental vehicles, taxicabs, limousines or government owned or operated public transportation systems.

How long am I covered?

While your baggage is checked with or carried on board the common carrier

Maximum coverage per person, per trip

\$3,000 (\$2,000 per person, per bag, per trip for New York residents)

Maximum coverage per trip

\$10,000

> WHO'S COVERED

Covers you and anyone traveling with you whose entire fare including taxes and fees was charged on your Citi card.

> WHAT'S COVERED

A checked or carry-on item is covered unless it's included in the *What's not covered* list below. We'll cover the item's purchase price (including sales tax), or the cost of repairing it, whichever is less.



The coverage provided by this benefit is secondary.

This means if the common carrier or another source reimburses you for any expenses, this benefit will cover only unreimbursed amounts.

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

- The trip was paid for in full including taxes and fees with your Citi card.

- Notify the airline or other common carrier and start their claim process.
- If the item is part of a pair or set, your coverage will include only the cost of the lost, stolen or damaged part(s), unless the item needs a full replacement to make the item useable.

> WHAT'S NOT COVERED

Your coverage doesn't apply to any of the following:

- Antiques and collector's items.
- Cash (including rare or precious coins), checks, promissory notes or any other financial document that represents money.
- Tickets, visas and other documents of value.
- Furs.
- Plants or animals, including stuffed or mounted animals or fish.
- You're not covered if you're involved in fraudulent activity.
- Travel booked using Hilton HHonors™ points is not covered.

Coverage doesn't apply to any item that's lost, stolen or damaged under these specific circumstances:

- The baggage was shipped as freight before your departure.
- Your travel is for commuting purposes.
- The item has product defects, experiences normal wear and tear, has been altered or is exposed to pests or natural disasters.
- You don't take reasonable care of the item.
- The item is seized by customs or any government agency.

> HOW TO FILE A CLAIM

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

1. Remember, this is secondary coverage so please notify the common carrier or other source for reimbursement and complete their claim process first.
2. Call **1-855-569-7399** as soon as possible after your baggage has been lost, stolen or damaged. We'll ask you a few basic questions, send you a claim form and advise you of what documents we may need to support your claim. Or, you can visit www.citi.com/cardbenefits to print a claim form for submission.
3. Return the claim form and all requested documents within 180 days of your baggage being lost, stolen or damaged. We'll notify you of our decision once we've processed your claim.

Underwritten by Triton Insurance Company



Roadside Assistance

Get help with a single call when car problems strike.



QUESTIONS ABOUT THIS BENEFIT?

Call **1-855-569-7399**

or visit **www.citi.com/cardbenefits**

If you have car trouble while you're on the road in the United States, we'll send the help you need directly to your location almost anywhere in the U.S.



We provide you with a service referral or dispatch, but you will have to pay for any services you use.

> WHO'S COVERED

This benefit covers you and authorized users of your card, as long as their permanent residence is in the United States.

> WHAT'S COVERED

This dispatch service sends help you need:

- Towing and winching.
- Jump starts.
- Flat tire changes (when a spare is available).
- Lock-out service (when the key is in the vehicle).
- Delivery of up to 2 gallons of fuel.

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

- You're with the car.
- You're in a regularly traveled area (not off-road) that's accessible to ordinary tow trucks.

> WHAT'S NOT COVERED

Roadside Assistance isn't available under the following circumstances:

- You have a motorcycle, a recreational vehicle or a commercial vehicle.
- You have a camper, a vehicle-in-tow or a trailer with a capacity greater than one ton.
- Bad weather or a natural disaster prevents a tow truck from reaching you.
- You're detained or arrested by any branch of any recognized government.



Please note that any service providers that assist you are solely responsible for their own work.

> HOW TO REQUEST HELP

Call **1-855-569-7399** as soon as you run into trouble, and we'll refer you to someone who can help. If you need to leave your vehicle to call for help, make sure you return in order to receive Roadside Assistance. If the car involved is a rental car, be sure to call the car rental company first. Many rental companies have specific requirements for emergency road service.

Administered by IDS Property Casualty Insurance Company



Travel & Emergency Assistance

We're here 24/7 for emergency travel arrangements, travel issues, medical and legal referrals, and much more.



QUESTIONS ABOUT THIS BENEFIT?

Call **1-855-569-7399** in the United States, or call collect internationally at **603-328-1327**, or visit **www.citi.com/cardbenefits**

If you need assistance before or during a trip, we offer services and referrals worldwide in case of emergencies, or help with travel requirements or complications. You won't have to scramble to find services close to your location or worry about asking for help when you don't speak the language.



Any information or referral we provide is free, but you will have to pay for any services you use, such as medical care or legal advice.

> WHO'S COVERED

This benefit covers you and authorized users of your card, as long as their permanent residence is in the United States.

> WHAT'S COVERED

We connect you with the following services when you need them:

Travel and emergency assistance

- Round-the-clock access to emergency travel arrangements for you and your travel companions.
- Emergency transfer of cash to you from a family member, friend or business account.
- Information on travel requirements, such as visas or immunizations needed.
- Help locating lost or stolen travel materials, including luggage.
- Monitoring of global threats and risks in your destination cities and countries.

Medical and legal assistance

- Referrals to local translators, doctors, dentists, hospitals and pharmacies. At your request, we can also dispatch any of these services to your location.
- Assistance with prescription replacements.
- Transportation to another medical facility if you have to be moved to receive the treatment you need.
- Coordination with doctors or nurses in the United States who can consult with local medical professionals and help monitor your condition.
- Travel arrangements for a family member or friend to be brought to your bedside, if you're under medical care.
- Referrals to English-speaking legal services or consultations with appropriate embassies and consulates.

> WHAT'S NOT COVERED



The cost of any professional or emergency service is not covered and will be your responsibility.

Keep in mind that you're not covered if you're involved in fraud, illegal activity, a riot or an act of war.

We make every effort to respond when you have an emergency, even if you need assistance beyond the services listed here. However, because of occasional problems that may be caused by distance, location or time, we can't be responsible for the availability, use, cost or results of any service.

> HOW TO REQUEST HELP

Call **1-855-569-7399** in the United States, or call collect internationally at **603-328-1327**.

Administered by IDS Property Casualty Insurance Company



Worldwide Travel Accident Insurance

Travel with more peace of mind. We're here to cover you even if the unimaginable happens.



QUESTIONS ABOUT THIS BENEFIT?

Call **1-855-569-7399** or visit **www.citi.com/cardbenefits**

Worldwide Travel Accident Insurance is a type of coverage that you hope to never need, but it may offer some financial help to you or your loved ones if a tragic accident does occur. If you are killed in a common carrier accident while traveling – or lose a limb, sight, speech or hearing – we may provide up to \$500,000 in compensation. To be eligible for coverage, you must have paid for the trip in full with your Citi card.

A common carrier is a vehicle that's licensed to transport any public passenger who pays a fare or buys a ticket, and is available on a regular schedule. Examples include planes, trains, ferries and cruise ships.

How long am I covered?	From departure date through trip conclusion
What is the maximum coverage per person?	\$500,000

> WHO'S COVERED

This benefit covers the following people as long as their permanent residence is in the United States:

- You and authorized users of your Citi card.
- Your spouse or your domestic partner (where permitted by law).
- Your dependents. This means your unmarried children under age 19 (or under age 24 for full-time students) who receive at least half their financial support from you, unless defined differently by state law.

In the description of *What's covered* and *What's not covered* below, "you" means any person who's covered by this benefit.

> WHAT'S COVERED

To receive payment under this benefit, the following conditions must apply:

- The trip was paid for in full including taxes and fees with your Citi card.
- The injury or death is caused by one of the following:
 - an accident that occurs when you're boarding, exiting or riding as a passenger in a common carrier;
 - exposure to the elements after a common carrier accident; or
 - the disappearance or accident of a common carrier, which causes you to remain missing for 52 weeks, after which we'll assume you're no longer alive.
- The trip is less than 60 consecutive days long.

The amount of compensation we'll pay, up to the maximum coverage amount, depends on the severity of the injury. The following chart shows the amount we'll pay for different kinds of losses. If your injuries fall into more than one category, we'll cover the greatest loss.

Maximum coverage of \$500,000	50% of the maximum coverage or \$250,000	25% of the maximum coverage or \$125,000
<p>For death or loss of:</p> <ul style="list-style-type: none"> ■ Both hands or both feet ■ One hand and one foot ■ Sight in both eyes ■ Either hand or foot and sight in one eye ■ Hearing in both ears and ability to speak 	<p>For loss of:</p> <ul style="list-style-type: none"> ■ Hearing in both ears ■ Ability to speak ■ Sight in one eye ■ One hand or one foot 	<p>For loss of:</p> <ul style="list-style-type: none"> ■ Thumb and index finger of the same hand

> WHAT'S NOT COVERED

Coverage doesn't apply under these specific circumstances:

- You're traveling in a rental vehicle, not a common carrier.
- You're traveling for commuting purposes.
- You're serving as a pilot or a crewmember on a common carrier.
- You're serving in a country's armed forces.
- You attempt or commit suicide, or you intentionally harm yourself.
- You're detained or arrested by any branch of any recognized government.
- You're involved in fraud, illegal activity, a riot or an act of war.
- Travel booked using Hilton HHonors™ points is not covered.

In addition, Worldwide Travel Accident Insurance doesn't provide coverage if the following cause or contribute to your injury or death:

- You have a disease or illness, or you have cosmetic surgery (unless it's reconstructive surgery related to your covered loss).
- You're pregnant, give birth or have an abortion (unless a doctor confirms in writing that you have complications related to your covered loss).

> HOW TO FILE A CLAIM

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

1. Call **1-855-569-7399** within 30 days of your accident. We'll ask you a few basic questions, send you a claim form and let you know what documents we may need to support your claim. Or, you can visit www.citi.com/cardbenefits to print a claim form for submission.

- Return the claim form and all requested documents within 90 days of the accident, or as soon as reasonably possible. We'll notify you of our decision once we've processed your claim, as required by state law.

Underwritten by IDS Property Casualty Insurance Company



Damage & Theft Purchase Protection

Shop with more confidence – you're covered if your purchase is damaged or stolen.



QUESTIONS ABOUT
THIS BENEFIT?

Call **1-855-569-7399**
or visit www.citi.com/cardbenefits

If an item you paid for in full including taxes, fees and shipping with your Citi card is stolen or damaged within 120 days of purchase (90 days for New York residents), we may repair it or refund you the purchase price. You're covered for up to \$1,000 per item (or per incident, if more than one item is stolen or damaged at the same time), up to \$50,000 per year per eligible account.

How long am I covered?	Up to 120 days after date of purchase (90 days for New York residents)
Maximum coverage per item or incident	\$1,000
Maximum coverage per year per eligible account	\$50,000

> WHO'S COVERED

Anyone who makes purchases using your Citi card.

> WHAT'S COVERED

A purchase paid for in full including taxes and fees with your Citi card (including an item you buy to give as a gift) is covered, unless it's included in the *What's not covered* list below.



The coverage provided by this benefit is secondary.

This means if you have another insurance policy that will reimburse you for stolen or damaged items, this benefit will cover only the amount that the other insurer does not.

If the item is part of a pair or set, your coverage will include only the cost of the stolen or damaged part(s), unless the item needs a full replacement to make the item useable.

> WHAT'S NOT COVERED

Your coverage doesn't apply to the following items:

- Items that are lost, rented or leased.
- Any motorized land or air vehicles or their permanently attached parts, such as tires.
- Boats.
- Cash (including rare or precious coins), checks, promissory notes, gift cards or any other financial document that represents money.
- Tickets.
- Jewelry, cameras or video recording equipment that is contained in baggage, unless it's personally carried by you or your companion.
- Products that can spoil or be used up, such as food, fuel, perfume, printer cartridges and cosmetics.
- Land or buildings.
- Plants or animals, including stuffed or mounted animals or fish.
- Advice or services, such as product installation, labor, maintenance or repair.
- Purchases made with Hilton HHonors™ points are not covered.

Coverage doesn't apply to any item if it's stolen or damaged under these specific circumstances:

- The item was not reasonably cared for.
- The item is used in a way that goes against clear manufacturer instructions or warnings, or it's altered.
- The item has product defects, experiences normal wear and tear, or is exposed to pests or natural disasters.
- The item was damaged or stolen as a result of fraud, illegal activity, a riot or an act of war.

> HOW TO FILE A CLAIM

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

- Remember, this is secondary coverage so please notify any other insurer or other source for reimbursement and complete their claim process first.
- Call **1-855-569-7399** within 180 days of the damage or theft. We'll ask a few basic questions, send you a claim form and advise you of what documents we may need to support your claim. Or, you can visit www.citi.com/cardbenefits to print a claim form for submission.

Please keep the damaged item in case you are asked to provide it.

- Return the claim form and all requested documents. We'll notify you of our decision once we've processed your claim.

Underwritten by Triton Insurance Company



Citi® Price Rewind

Shop now. We'll search high and low for a better price after you buy.



QUESTIONS ABOUT THIS BENEFIT?

Call 1-855-569-7399 or visit www.citi.com/cardbenefits

Register your purchases at citi.com/pricerewind

Citi Price Rewind searches for a lower price on the registered items you pay for in full with your Citi card. If the same item is found online at a lower price within 60 days of your purchase, you may receive a refund of the price difference. You can also let us know if you find a lower price in an advertisement, and submit a claim for a refund of the price difference. You're covered for up to \$300 per item, and up to \$1,200 per year.

How long do I have to find a lower advertised price? Up to 60 days from the date of purchase

What is the maximum coverage per item? \$300

What is the maximum coverage per year? \$1,200

> WHO'S COVERED

Anyone who makes purchases using your Citi card.

> WHAT'S COVERED

New, full-priced items you purchased and paid for in full with your Citi card are covered, unless they're included in the *What's not covered* list below.

The following conditions also apply:



Citi Price Rewind only tracks online prices and does not guarantee that it tracks all retailers or that it will find the lowest advertised price.

- The lower-priced item is the same as the one you purchased (including the same manufacturer and model number).
- The advertisement of the lower price is published or made available within 60 calendar days after your purchase date.
- The lower price is advertised on an online retail site or in a printed or online newspaper, magazine, store circular or catalog.
- The advertisement includes the name of the authorized dealer, store or online retailer; it also includes the item name and sale price.
- The price comparison is based only on sale price, not including taxes or shipping, handling or delivery costs, warranties or any other charges.

> WHAT'S NOT COVERED

Your coverage doesn't apply to the following purchases:

- Any motorized land or air vehicles or their permanently attached parts, such as tires.
- Boats.
- Products that can spoil or be used up, such as food, fuel, perfume, printer cartridges and cosmetics.
- Jewelry including loose gems, precious stones, metals and pearls. Watches are covered.
- Antiques, art objects or stamps.
- Tickets.
- Land, buildings or fixtures meant for installation, such as windows, wallpaper or wall-to-wall carpeting.
- Cash (including rare or precious coins), checks, promissory notes, gift cards or any other financial document that represents money.
- Items purchased for resale, professional or commercial use.
- Plants or animals, including stuffed or mounted animals or fish.
- Advice or services for a purchased item, such as product installation, labor, maintenance or repair.
- Firearms or ammunition.
- Purchases made with Hilton HHonors™ points are not covered.

Coverage doesn't apply under these specific circumstances:

- The lower-priced item requires a service contract, such as cell phones with a required service contract.
- The lower-priced item is offered at no cost, or the lower price includes a bonus, free offer, special financing or a rebate.
- The lower priced item cannot be a limited edition, out-of-stock or going-out-of-business sale item, or from an internet auction site.
- You bought the item with rewards points or miles, a gift card, a store credit or through a special offer from Citibank, N.A.
- You bought the item, or it was delivered from, outside the United States.
- The item is used, customized, altered, refurbished or secondhand.
- You're involved in fraudulent activity.

> HOW TO FILE A CLAIM

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

1. If you've registered a purchase and have been notified a lower price was found, log in to citi.com/pricerewind and follow the steps to request your refund online.

- To file a claim based on an advertised lower price you've found, call **1-855-569-7399**. We'll ask you a few basic questions, send you a claim form and advise you of what documents we may need to support your claim. Or, you can visit citi.com/pricerewind to print a claim form for submission.
- Upload or mail the claim form and all requested documents within 180 days of the purchase date. We'll notify you of our decision once we've processed your claim.

Underwritten by Triton Insurance Company, except in New York where it is provided by Citicorp Insurance Services, Inc.



Extended Warranty

Feel more confident about your purchase.
We'll add up to a year on your warranty.



QUESTIONS ABOUT THIS BENEFIT?

Call **1-855-569-7399**
or visit www.citi.com/cardbenefits

If you paid for an item in full with your Citi card, we'll extend the terms of the original manufacturer's warranty for one year after it expires (or for double the original warranty period, if it's less than one year). This coverage applies to manufacturers' warranties of five years or less.

We'll repair or replace it, or refund you the cost of the item if it breaks down during the period covered by this extended warranty. You're covered for up to \$10,000 per year.

How long am I covered?

- For warranties less than one year, double the original manufacturer's warranty period.
- For warranties of one to five years, one year following the expiration date of original manufacturer's warranty.

Maximum coverage per year

\$10,000

> WHO'S COVERED

This benefit covers the following people, as long as their permanent residence is in the United States:

- You and authorized users of your Citi card.
- Your spouse or your domestic partner (where permitted by law).
- Your dependents. This means your unmarried children under age 19 (or under age 24 for full-time students) who receive at least half their financial support from you, unless defined differently by state law.

In the description of *What's covered* and *What's not covered* below, "you" means any person who's covered by this benefit.

> WHAT'S COVERED

A purchase that comes with an original manufacturer's warranty and is paid for in full including taxes, fees and shipping with your Citi card is covered, unless it's included in the *What's not covered* list below.



The coverage provided by this benefit is secondary.

This means if another source reimburses you for the defective item, this benefit will cover only unreimbursed amounts. Extended Warranty does cover deductibles you may have to pay under your other policies.

The following conditions also apply:

- The original manufacturer's warranty was valid in the United States and wasn't longer than five years in length.
- We'll cover your item's purchase price (including sales tax), or the cost of repairing or replacing it, whichever is less. If we decide to replace the item, the replacement will have the same functionality and value as the original, but it may not be the same brand, model, material, size or color.
- Coverage applies only to the defective item, not to any other property that's damaged by it.

> WHAT'S NOT COVERED

Your coverage doesn't apply to the following items:

Purchases

- Boats, cars, aircraft or any other motorized land, air or water vehicles or their permanently attached parts.
- Items that are rented, leased or purchased on an installment plan and not paid in full when the breakdown occurs.
- Any additional service contract or extended warranty attached to the purchase.
- Services (such as product installation, repairs, maintenance or diagnostics) that aren't covered under the original manufacturer's warranty.
- Items purchased for resale, or for professional or commercial use.
- Used, antique or pre-owned items.
- Medical equipment.
- Land, buildings or permanently installed fixtures, such as windows, wallpaper or wall-to-wall carpeting.
- Purchases made with Hilton HHonors™ points are not covered.

Related charges

- Shipping, handling, transportation or delivery.
- Costs incurred if deliveries were late, even if they're covered under the original manufacturer's warranty.

Coverage doesn't apply under these specific circumstances:

- You don't take reasonable care of the item or have it serviced appropriately.
- The item experiences normal wear and tear, or is damaged by a power surge, hazardous substance or mold.
- The item is included in a product recall.
- The original manufacturer of the item goes out of business.
- Any branch of any recognized government seizes the item.
- The item is damaged because of a natural disaster or act of God, such as a flood, hurricane, lightning or earthquake.
- You're involved in fraud, illegal activity, a riot or an act of war.

> HOW TO FILE A CLAIM

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

Please keep the broken item because we may ask you to send it to us.

1. Call **1-855-569-7399** within 30 days of your item's breakdown. We'll ask you a few basic questions, send you a claim form and let you know what documents we may need to support your claim. Or, you can visit www.citi.com/cardbenefits to print a claim form for submission.
2. Return the claim form and all requested documents within 90 days of your item's breakdown, or as soon as reasonably possible. We'll notify you of our decision once we've processed your claim, as required by state law.

Underwritten by IDS Property Casualty Insurance Company

ADDITIONAL TERMS

The information in this section applies to all benefits described in this Guide.

Claims

If you have a loss that's covered under these benefits, you need to file a claim and submit supporting documents that we request as proof. Look for specific instructions and deadlines for filing claims in the *How to file a claim* section of each benefit description.

Legal considerations

When filing a claim, certain legal provisions apply:

- Applicable federal or state law takes priority over our policies. If the law requires coverage that's different from what we describe in this Guide, we'll meet the legal requirements.
- After you've filed a claim, if you wish to take additional steps to recover money under these benefits – such as challenge a decision regarding your claim – you must wait until 60 days after we receive your claim documentation to begin any legal action.

- If we make a payment to you for a claim, we may try to recover the amount from other parties or people. This means that, by accepting a benefit payment, you transfer to us your right to recover money for the loss from any other party or person. (This is not applicable in the state of Kansas for benefits underwritten by IDS Property Casualty Insurance Company.)
- If you're served with legal papers, such as a summons or complaint, relating to a claim covered under these benefits, you need to contact us at 1-855-569-7399 and provide us with copies of the legal papers within 15 days of being served.

The benefits underwritten by Triton Insurance Company, Fort Worth, Texas are determined by the terms, conditions and exclusions of the applicable Master Policies which are in the possession of the Program Administrator. This document provides a general summary of the Policy and is not intended to supplement or replace the Policy. If there is any conflict between the information contained in this document and the Policy, the Policy governs.

The benefits underwritten by IDS Property Casualty Insurance Company, De Pere, WI are determined by the terms, conditions and exclusions of Master Policy CCPMXX01-02 or in states where applicable, the individual Credit Card Insurance Policy and are subject to change with notice. This document provides a general summary of the Policy and is not intended to supplement or replace the Policy. If there is any conflict between the information contained in this document and the Policy, the Policy governs.

Benefits underwritten or administered by IDS Property Casualty Company have the following additional terms and conditions as noted below:

- If three years have passed since the date of your loss, you can't take any additional legal action to recover money – such as challenge a decision regarding your claim. In states where the three-year limit is less than allowed by the laws of those states, the limit is extended to meet the minimum time allowed by such law. In New York, the time limit is two years to take any additional legal action.
- In Colorado and Montana, you are not excluded from Worldwide Travel Accident Insurance and Trip Cancellation & Interruption Protection coverage if you're pregnant, give birth or have an abortion.
- In Connecticut, you are not excluded from coverage if you are involved in a riot.
- In Minnesota, you are not excluded from Trip Cancellation & Interruption Protection if you or a family member experience financial problems, such as bankruptcy.
- In New York, you are not excluded from Worldwide Travel Accident Insurance if you are traveling in a rental vehicle or if you're detained or arrested by any branch of any recognized government.
- In New York and New Hampshire, you may be covered if you are involved in illegal activity, but you are not covered if you participate in a felony.
- In Oklahoma, the war exclusion only applies if you are in the military or working in a war zone.
- In Oregon, you may be covered if you are involved in illegal activity, but you are not covered if you are convicted of a felony.

QUESTIONS ABOUT THESE BENEFITS?

Call **1-855-569-7399**

M-F 9 a.m. to 11 p.m. EST

Sat 8 a.m. to 8 p.m. EST

or visit **www.citi.com/cardbenefits**



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