



# Guide to Benefits

Important information about your  
travel and purchase protection benefits

Chase Freedom<sup>®</sup> and  
Chase Freedom Unlimited<sup>®</sup>  
Visa Platinum<sup>®</sup> and Visa Signature<sup>®</sup>

For questions,  
call **1-888-320-9656**

*Effective 08/26/18*

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Your Guide to Benefits describes the benefit that is in effect as of 08/26/18. Information in this guide takes the place of any prior benefit and benefit description you may have previously received. Your effective date of eligibility is determined by Chase.

Please keep the guide with your account information for future reference and call the Benefit Administrator if you have any questions before taking advantage of the benefit.

# Auto Rental Collision Damage Waiver (Auto Rental CDW)

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## Benefit Information

### What is Auto Rental CDW?

The Auto Rental CDW benefit provides reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. Within your country of residence, Auto Rental CDW is secondary coverage which means it supplements, and applies in excess of, any valid and collectible insurance or reimbursement from any source. It does not duplicate insurance provided by or purchased through the auto rental company. Auto Rental CDW will not pay for theft or damage reimbursable by your own insurer, employer, employer's insurance, or any other valid and collectible reimbursement. However, this benefit will pay for the outstanding deductible portion or other charges, including valid administration and loss-of-use charges not covered by your applicable automobile insurance policy.

Outside your country of residence or if you do not have automobile insurance, you do not have to claim payment from any other source of insurance before receiving coverage under this benefit.

### What steps do I need to take to ensure that Auto Rental CDW is in effect when I rent a vehicle?

Here's what you need to do:

1. Initiate and complete the entire rental transaction using your card that is eligible for the benefit.
2. Decline the rental company's collision damage waiver or similar provision if it is offered to you. The company may refer to the collision damage waiver as CDW or LDW in their contract or when speaking with you. **If you accept the collision damage waiver offered by the rental company, you will not be eligible for Auto Rental CDW.**

### What if the auto rental company insists that I purchase its car insurance or collision damage waiver?

Call the Benefit Administrator for help.

### Is there anything else I should do when I'm renting a vehicle?

It's always good practice to review the rental agreement and become familiar with its terms and conditions. Also, make sure you decline the rental company's CDW/LDW option as mentioned above.

Check the vehicle for prior damage before leaving the rental lot. If you notice damage, report it to your rental agent before leaving the lot.

## Coverage Information

### Who is eligible for coverage?

You, a person to whom a United States (U.S.) credit card has been issued ("Cardholder") and your name is embossed on the card. You are then covered as the primary renter of the vehicle and any additional drivers permitted to operate it under the terms of the rental agreement ("Authorized Person") are also covered.

## When and where am I covered?

The benefit is available in the United States and most foreign countries. Coverage is not available where it is prohibited by law or by individual merchants, or is in violation of the territory terms of the rental agreement. **Please note: Regulations vary outside the United States, so we recommend that you check with your auto rental company and Benefit Administrator before you travel to make sure your Auto Rental CDW will apply.**

This benefit is in effect while the rental vehicle remains in your control or in the control of another Authorized Person. Coverage ends when the rental company reassumes control of the vehicle.

## What is covered?

Auto Rental CDW reimburses you for covered losses to the rental vehicle while it is in your control or in control of another Authorized Person. The benefit only covers vehicle rental periods that do not exceed or are not intended to exceed **thirty-one (31) consecutive days** within or outside of your country of residence.

Covered losses are:

- Physical damage and/or theft of the covered rental vehicle
- Valid loss-of-use charges assessed by the rental company while the damaged vehicle is being repaired and is not available for use, as substantiated in the company's fleet utilization log
- Reasonable and customary towing charges related to a covered loss to take the vehicle to the nearest qualified repair facility

Auto Rental CDW is secondary coverage and 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 for coverage, but some restrictions may apply.

## What types of rental vehicles are not covered?

**Excluded worldwide are:** expensive, exotic, and antique automobiles; cargo vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

- **Examples of excluded expensive or exotic automobiles are these brands:** Alfa Romeo, Aston Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce, and Tesla. However, selected models of Audi, BMW, Cadillac, Infiniti, Land Rover, Lexus, Lincoln, Mercedes-Benz, and Range Rover are covered.
- **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 only for those vans** manufactured and designed to transport a maximum of nine (9) people and which are used exclusively to transport people.

**If you have any questions about a specific vehicle, please call the Benefit Administrator.**

## What else is *not* covered?

- Any obligation you assume under any other agreement
- Any violation of the auto rental agreement
- Confiscation by authorities
- Cost of any insurance or collision damage offered or purchased through the auto rental company

- Depreciation of the rental vehicle caused by loss or damage, which includes but is not limited to “diminished value” (“diminished value” is the monetary difference between a vehicle’s pre-accident retail book value and its retail book value after reasonable repairs are made as the result of an accident)
- Expenses assumed, waived, or paid by the rental agency or its insurer
- Expenses reimbursed under your personal auto insurance policy, your employer or your employer’s insurance
- Injury of anyone or anything inside or outside of the vehicle
- Items not installed by the original manufacturer
- Leases and mini leases
- Loss due to hostility of any kind (including but not limited to war, invasion, rebellion, or insurrection)
- Loss due to intentional acts or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to transportation of contraband or engagement in illegal activities
- Loss due to off-road operation of the rental vehicle
- Loss or damage as a result of the Cardholder’s lack of reasonable care in protecting the rental vehicle before or after damage occurs (for example, leaving the vehicle unattended and running)
- Loss or theft of personal belongings
- Losses for which a claim form has not been received within **one hundred (100) days**<sup>†</sup> from the date of the loss
- Losses for which all required documentation has not been received within **three hundred and sixty-five (365) days** from the date of loss
- Losses reported more than **sixty (60) days**<sup>†</sup> from the date of loss
- Personal liability
- Rental periods that exceed or are intended to exceed **thirty-one (31) consecutive days** within your country of residence or **thirty-one (31) consecutive days** outside your country of residence
- Vehicles that do not meet the definitions of covered vehicles
- Wear and tear, gradual deterioration, or mechanical breakdown

## Claim Information

### What do I do if I have an accident or the rental vehicle is stolen?

**Call the Benefit Administrator immediately** to report theft or damage, regardless of whether your liability has been established. The Benefit Administrator will answer any questions you or the rental agency may have and will then send you a claim form.

### Is there a time period during which I must report any incident?

**It’s important to report all incidents as soon as possible** following the incident. You must report the incident no later than **sixty (60) days**<sup>†</sup> following the date of the theft or damage. We reserve the right to deny any claim containing charges that the Benefit Administrator would not have included had it been notified of those expenses before they were incurred. It’s important that you notify us as soon as possible after any loss. You must make every reasonable effort to protect the rental vehicle from damage or theft.

## How do I file a claim?

Please remember that you, the Cardholder, are responsible for reporting your claim to the Benefit Administrator within sixty (60) days<sup>†</sup> of the date of theft or damage. If the claim is reported after this time frame, your claim may be denied.

Please note that reporting the claim to another party will not fulfill your responsibility to report it to the Benefit Administrator.

## What documentation do I need to provide to the Benefit Administrator?

- The completed and signed Auto Rental Collision Damage Waiver Claim Form: **Your completed claim form must be postmarked within one hundred (100) days<sup>†</sup> of the date of theft or damage, even if all other required documentation is not yet available. If your claim form is not postmarked within this time frame, your claim may be denied**
- A copy of your receipt or monthly billing statement showing the last four (4) digits of the account number indicating that the entire vehicle rental was charged to and paid for with your eligible card

**Also, enclose all the documents you received from the car rental company.** You should ask the rental company for these documents immediately at the time of the theft or damage or when you return the vehicle to the company:

- A copy of the Accident Report Form and a copy of the demand letter which indicates the costs you are responsible for and any amounts that have been paid toward the claim
- A copy of 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
- A police report, if obtainable
- Any other documentation deemed necessary, in the Benefit Administrator's sole discretion, to substantiate the claim

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

If you experience difficulty in obtaining all the required documents within one hundred (100) days<sup>†</sup> of the date of theft or damage, just submit the claim form and any documentation you have available. ***Note: All remaining documents not submitted with the claim form must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage.***

<sup>†</sup> Not applicable to residents of certain states.

## Do I have to do anything else?

**Usually, there is nothing else you need to do.** Generally, the claim will be paid within **fifteen (15) days** after the Auto Rental CDW Benefit Administrator has received all documentation needed to fully substantiate your claim. After the Benefit Administrator has paid your claim, all of your rights and remedies against any party regarding the theft or damage to the vehicle 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 these rights and remedies.

**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 applied unreasonably 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—you will not be covered for the claim and your benefits may be canceled. You and any other Authorized Person permitted to operate the vehicle under the terms of your rental agreement agree that all representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

No legal action for a claim may be brought against the Provider until **sixty (60) days** after the Provider receives proof of loss. 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 coverage. Further, no legal action may be brought against the Provider unless all of the terms in this Guide to Benefits have been complied with fully.

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

Termination dates may vary by financial institutions. Chase can cancel or non-renew the benefit for Cardholders, and if they do, they will notify you at least **thirty (30) days** in advance.

This information is a description of the benefit provided to you as an eligible Cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this insurance policy and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

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## Extended Warranty Protection

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### Benefit Information

#### What is Extended Warranty Protection?

Extended Warranty Protection extends the time period on eligible original manufacturer's written U.S. repair warranties by **one (1) additional year** on eligible warranties of **three (3) years** or less, up to a maximum of **ten thousand (\$10,000.00) dollars** per claim, and a **fifty thousand (\$50,000.00) dollars** maximum per Account. For example, a manufacturer's warranty of three (3) months would be provided with an additional twelve (12) months of coverage, for a combined total of fifteen (15) months of coverage. If the manufacturer's warranty is for three years (3), it would only be extended one (1) additional year.

To be eligible for coverage, you must charge some portion of the item's purchase price to your Account or use reward points earned on your Account toward the purchase. This benefit is secondary to any applicable extended warranty you have purchased or received.

### Extended Warranty Protection's registration service

Although registration is not required for Extended Warranty Protection benefits, you are encouraged to consider registration to help you take full advantage of your warranties. When your warranties are registered, you have access to key information about your coverage with a single toll-free call to the Benefit Administrator. And if you send copies of your sales receipts and warranty information to the Benefit Administrator, it will be kept on file. Call the Benefit Administrator for information regarding the security of registering your purchases.

## Coverage Information

### Who is eligible for coverage?

You, a person to whom a United States (U.S.) credit card has been issued ("Cardholder"), and to whomever receives gifts purchased with your Chase credit card account ("Account").

### What is covered?

- Eligible items with a valid original manufacturer-written U.S. repair warranty of **three (3) years** or less
- Gifts purchased with your Account and meet the terms and conditions of the benefit
- Items purchased outside the United States are covered as long as they are purchased with your Account and the eligible item has either a valid original manufacturer-written U.S. repair warranty of **three (3) years** or less, a store-purchased dealer warranty, or an assembler warranty

### What items are *not* covered?

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- Any costs other than those specifically covered under the terms of the original manufacturer-written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty
- Items purchased for resale, professional, or commercial use
- Rented or leased items
- Computer software
- Medical equipment
- Used or pre-owned items (Refurbished items will be covered as long as it has a warranty with it and would not be considered used or pre-owned)

## Claim Information

### How do I file a claim?

- Call the Benefit Administrator as soon as possible upon learning of a product failure. Please note that if you do not notify the Benefit Administrator within **ninety (90) 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.



- To file a claim, you need to provide copies of your card receipt, store receipt, the original manufacturer-written U.S. warranty, and any other applicable warranty unless the purchase is registered. **This claim form must be completed, signed, and returned with all the requested documentation within one hundred and twenty (120) days of the product failure.** Unless otherwise noted, the date of loss shall be the date you first notified the Benefit Administrator.

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

## What documents do I need to submit with my claim?

- Your completed and signed claim form
- A copy of your monthly billing statement (showing the last 4 digits of the Account number) demonstrating that the purchase was made on your eligible Account
- A copy of the itemized sales receipt or invoice
- A copy of the original manufacturer-written U.S. warranty and any other applicable warranty
- A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim. This includes bills and, if necessary, a copy of the maintenance record and receipts
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- The original repair order
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

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

**Please note that all claims must be fully substantiated.**

## How will I be reimbursed?

- Once your claim has been verified, the item will be repaired or replaced **at the Benefit Administrator's discretion.** **The replacement or repair will be for** no more than the original purchase price of the covered item less shipping and handling fees, up to a maximum of **ten thousand (\$10,000.00) dollars**, as recorded on your card receipt, and **fifty thousand (\$50,000.00) dollars** maximum per Account.
- **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.
- You will only be reimbursed up to the amount charged to your Account or the program limit, whichever is less. Additionally, any purchases made using rewards points associated with the Account are eligible for this benefit and you will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less.

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 with my insurance company?

No. However, if you have purchased or received any other applicable extended warranty, this benefit is secondary to that coverage.

**Additional Provisions for Extended Warranty Protection:** This protection provides benefits only to you, the eligible Cardholder, and to whoever receives the eligible gifts you purchase with your eligible card.

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

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

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

No legal action for a claim may be brought against the Provider until **sixty (60) days** after the Provider receives proof of loss. No legal action against the Provider may be brought more than **two (2) years** after the time for giving proof of loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefit 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 Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, statement messages or electronic notification. The benefit described in this Guide to Benefit will not apply to Cardholders whose Accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Chase can cancel or non-renew the benefit for Cardholders, and if they do, they will notify you at least **thirty (30) days** in advance.

This information is a description of the benefit provided to you as an eligible Cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this insurance policy and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

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# Purchase Protection

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## Benefit Information

### What is Purchase Protection?

- Purchase Protection covers eligible items of personal property you purchase using your Account in the event of theft, damage or involuntary and accidental parting with property.
- If you buy an eligible item in the United States using your Account or rewards points earned on your Account and experience theft, damage, or involuntary and accidental parting with property within **one hundred and twenty (120) days** from the date of your purchase, Purchase Protection will replace, repair, or reimburse you up to a maximum of **five hundred (\$500) dollars** for each claim and up to **fifty thousand (\$50,000) dollars** for each Account. The decision to replace, repair, or reimburse you will be made at the Benefit Administrator's discretion.
- To be eligible for coverage, you must charge some portion of the price of the purchased item to your Account. You will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less.
- Purchase Protection provides coverage in excess of any valid and collectible insurance or indemnity. This includes but is not limited to homeowner, rental, automobile, and employer insurance policies.

## Coverage Information

### Who is eligible for coverage?

You, a person to whom a United States (U.S.) credit card has been issued ("Cardholder") and to whomever receives gifts purchased with your Chase credit card account ("Account").

### What is covered?

- Certain personal items are covered when you purchase them using your Account or rewards points earned on your Account. The conditions for coverage are theft, damage, or involuntary and accidental parting with property. Involuntary and accidental parting with property means the unintended separation from an item of personal property in which the item's location is known but recovery is impractical to complete.
- Items purchased outside of the U.S. are covered as long as they are purchased with your Account and the purchase meets the terms and conditions of Purchase Protection.
- Gifts are covered as long as they are purchased with your Account and the purchase meets the terms and conditions of Purchase Protection.

### What is *not* covered?

- Animals and living plants
- 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
- Computer software
- Items purchased for resale, professional, or commercial use

- Items that mysteriously disappear. “Mysterious disappearance” means the vanishing of an item in an unexplained manner when 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)
- Items including but not limited to, jewelry and watches from your baggage unless it is hand-carried and under your personal supervision, or under the 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 damage from inherent product defects
- Losses resulting from misdelivery or voluntary parting with property
- Medical equipment
- Perishables, consumables, including but not limited to perfumes, cosmetics, and limited-life items such as rechargeable batteries
- Rented or leased items
- Traveler’s checks, cash, tickets, credit or debit cards, and any other negotiable instruments
- Used or pre-owned items (Refurbished items will not be considered used or pre-owned as long accompanied by a warranty)

## Claim Information

### How do I file a claim?

1. Call the Benefit Administrator within ninety (90) days after the loss, damage, or theft. The customer service representative will ask you for some preliminary claim information and send you the appropriate claim form. ***Please note: If you do not contact the Benefit Administrator within ninety (90) days of the loss, your claim may be denied.***
2. Complete the claim form you receive from the Benefit Administrator. Be sure to provide all of the information requested and return the information within **one hundred and twenty (120) days** from the date of loss, theft, or damage.

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

### What documents do I need to submit with my claim?

- Your completed and signed claim form
- A copy of your monthly billing statement (showing the last four (4) digits of the Account number) demonstrating that the purchase was made on your eligible Account
- A copy of the sales receipt or invoice demonstrating that the purchase was made on your eligible Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- A copy of the police report (**made within forty-eight [48] hours of the occurrence in the case of theft**), fire report, or incident report to substantiate the loss. If the loss was

not reported, please provide a replacement receipt or other sufficient proof of loss deemed eligible solely by your Benefits Specialist (if applicable).

- If the item is repairable, the estimate of repair OR a copy of the paid receipt/invoice for the repairs, indicating the type of damage to the claimed item (if applicable)
- Copy of the documentation (if available) of any other settlement of the loss (if applicable)
- Any other documentation deemed necessary, in the Benefit Administrator's sole discretion, to substantiate the claim

***For faster filing, or to learn more about the Purchase Protection benefit, visit [www.eclaimslines.com](http://www.eclaimslines.com)***

PLEASE NOTE: Your maximum recovery under the Purchase Protection Benefit is the purchase price of the item, not to exceed the coverage limit.

### If the claim is for a damaged item:

Please be sure to retain the damaged item. To substantiate your claim, you will most likely be asked to send the damaged item to the Benefit Administrator at your expense.

**Please note that all claims must be fully substantiated** as to the time, place, cause, and amount of damage or theft.

### How will I be reimbursed?

At its discretion and depending on the nature and circumstances of the incident, the Benefit Administrator may choose to address your claim in one of two ways:

1. A damaged item may be repaired, rebuilt, or replaced wholly or in part. A stolen item may be replaced. You will be notified of the decision to repair, rebuild, or replace your item within **fifteen (15) days** following receipt of the required proof-of-theft/damage documentation.
2. You may be reimbursed for the covered item. The reimbursement will be for no more than the original purchase price of the covered item as shown on your Account receipt, less shipping and handling charges, up to a maximum of **five hundred (\$500) dollars** per claim and **fifty thousand (\$50,000) dollars** per Account.\*

You will only be reimbursed up to the amount charged to your Account or the program limit whichever is less. Additionally, any purchases made using rewards points associated with the Account are eligible for this benefit and you will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less.

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

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

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

Yes. If you have personal (i.e. homeowner's, renter's, or automobile) insurance, you are required to file a claim with your insurance company and to submit a copy of any claims settlement from your insurance company along with your claim form.\*

At the discretion of the Benefit Administrator, a copy of your

personal declaration page may be sufficient when the claim amount is within your personal insurance deductible.

**\* Note: Purchase Protection provides coverage on an “excess” coverage basis. That means it does not duplicate, but pays in excess of, valid and collectible insurance or indemnity (including, but not limited to, homeowner, renter, automobile, or employer insurance policies).** After all insurance or indemnity has been exhausted, Purchase Protection will cover the loss up to the amount charged to your Account, and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Protection will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is **five hundred (\$500) dollars** per claim occurrence, and **fifty thousand (\$50,000) dollars** per Account. You will receive no more than the purchase price as recorded. Where a protected item is part of a pair or 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 Protection is not “contributing” insurance, and this “non-contribution” provision shall take precedence over “non-contribution” provisions found in insurance or indemnity descriptions, policies, or contracts.

**Additional Provisions for Purchase Protection:** This protection provides benefits only to you, the eligible Cardholder, and to whomever receives the eligible gifts you purchase with your Account.

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 any 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.

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

No legal action for a claim may be brought against the Provider until **sixty (60) days** after the Provider receives proof of loss. No legal action against the Provider may be brought more than **two (2) years** after the time for giving proof of loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

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This information is a description of the benefit provided to you as an eligible Cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this insurance policy and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

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## Roadside Dispatch

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

### What is Roadside Dispatch?

Roadside Dispatch® is a pay-per-use roadside assistance program. The program provides you with security and convenience when you travel.

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

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

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

Roadside Dispatch will ask you where you are, what the problem is, and while we remain on the phone we will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – we will advise you to hang up and dial 911. If you are not able to dial 911, we will call the non-emergency police number in your area, and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone number and you may save money because our rates are pre-negotiated.

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required. Just call us toll-free when you need us.

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

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

<sup>1</sup> Any vehicle with wheels is covered under the program as long as it can be classified as 'Light Duty'. 'Light Duty' vehicles are

vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered under this program.

**Additional Terms:** Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Chase shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor Chase provides any assurances as to the ability of the Service Provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. Services provided by United States Auto Club, Motoring Division, Inc. This benefit is provided to eligible Cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefit described in this Guide to Benefit will not apply to Cardholders whose Accounts have been suspended or canceled.

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## Travel and Emergency Assistance Services

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

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

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

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

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

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



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

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

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

## Definitions

**Common Carrier** means any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.

**You or Your** means an eligible person whose name is embossed on an eligible U.S. issued card, and You reside in the United States.

### Additional Provisions for Travel and Emergency Assistance Services

The benefit described in this Guide to Benefit will not apply to Cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages, or electronic notification, including email or other secure portal messaging vehicles. Allianz Global Assistance (“Benefit Administrator”) is solely responsible for provision of the Travel and Emergency Assistance benefit.

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## Trip Cancellation and Trip Interruption

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Your flights have been booked, but what if You have to cancel Your Trip or return home early because of an unexpected event? This is not something You want to worry about, but the unexpected can happen. Trip Cancellation and Interruption benefits are available to help with certain unforeseen circumstances that could disrupt Your travel plans.

Trip Cancellation and Interruption benefits reimburse non-refundable passenger fares charged by an airline, cruise line, railroad, or any other Common Carrier up to **one thousand five hundred (\$1,500.00) dollars** for each Covered Person per Trip to a maximum of **six thousand (\$6,000.00) dollars** for all Covered Persons traveling together on the same Trip, if a Loss results in cancellation or interruption of the travel arrangements. You, Your Spouse / Domestic Partner and Your Dependent Children are automatically covered if Your name is embossed on an eligible card issued in the United States and You charge all or a portion of the cost of an eligible passenger fare to Your Account.

If You are eligible for insurance under multiple Accounts, You will only be insured under the Account which provides the largest Benefit Amount for the Loss that occurred.

**Benefits are in excess over any travel insurance policy purchased by You for the same Trip or other indemnity available to You by the airline, cruise line, railroad or station authority.**

### What is Trip Cancellation?

Trip Cancellation reimburses the prepaid non-refundable passenger fare paid for a Trip up to the benefit maximum if a Loss prevents You or Your Spouse /Domestic Partner or Dependent Children from traveling on or before the departure date and results in cancellation of the travel arrangements. Trip means any travel booked through a Travel Supplier for which:

1) any portion of the cost has been charged to Your Account through Chase Bank USA, N.A. and/or its affiliates or 2) any portion of the cost has been paid for with redeemable Rewards. If any or all of the Trip was paid for using redeemable Rewards, reimbursement will be made at **(\$0.01)** per point redeemed up to the benefit amount.

If a Trip Cancellation occurs, the Company will reimburse You for the prepaid non-refundable portion of the amount charged to the Your Account for passenger fare up to **one thousand five hundred (\$1,500.00) dollars** for each Covered Person per Trip to a maximum of **six thousand (\$6,000.00) dollars** for all Covered Persons traveling together on the same Trip.

Reimbursement is subject to the following:

- Travel Supplier's cancellation provisions in effect at the time the Travel Supplier is notified of a cancellation.
- If the Covered Person suffers a Loss causing Trip Cancellation, the Covered Person must immediately notify the appropriate Travel Supplier of such cancellation. If such notification by the Covered Person does not occur and failure to notify the Travel Supplier results in the surrender of Non-Refundable Eligible Travel Expenses, that would have otherwise been refundable had the Covered Person notified the Travel Supplier, no benefit shall be payable. This limitation does not apply if a Loss prevents the Covered Person from providing the notification.
- In no event will We pay more than the Trip Cancellation Benefit Amount. Payment is also limited to the maximum benefit amount Per Trip.
- In the event that a Covered Person's Trip Cancellation results in a credit for future travel, or other consideration being issued by the Travel Supplier, no benefits shall be payable for that portion of the eligible travel expenses which such credit represents until such credit expires.
- No benefit will be paid unless a portion of each Eligible Travel Expense has been charged to the Account.
- In no event shall the Benefit Amount payable exceed the actual amount charged to Your Account for eligible travel expenses.

## What is Trip Interruption?

Trip Interruption reimburses You for non-refundable passenger fares if a Loss causes interruption of the Trip on the way to the point of departure or after the departure of the Trip, or if there is any change to the date and time of pre-scheduled un-cancelled travel arrangements. Trip means any travel booked through a Travel Supplier for which: 1) any portion of the cost has been charged to Your Account through Chase Bank USA, N.A. and/or its affiliates or 2) any portion of the cost has been paid for with redeemable Rewards.

If a Trip Interruption occurs, the Company will reimburse You for the prepaid non-refundable portion of the amount charged to the Your Account for passenger fares up to **one thousand five hundred (\$1,500.00) dollars** for each claim on a Trip and up to **six thousand (\$6,000.00) dollars** for all Covered Persons traveling together on the same Trip. In no event will We pay more than the Trip Interruption Benefit Amount per trip. Payment is limited to the Maximum Benefit Amount per Trip.

If You, Your Spouse or Dependent Children are forced to temporarily postpone a Trip due to a Covered Loss and a new departure date is set, the Company will reimburse for the prepaid unused Non-Refundable land, air and/or sea arrangements.

## What Losses are covered under the Trip Cancellation/Interruption benefit?

A Loss is one of the following events under both Trip Cancellation and Trip Interruption that occur while You are covered under the policy while it is in effect:

- Accidental Bodily Injury, Loss of Life, or Sickness experienced by You or a Traveling Companion;
- Accidental Bodily Injury, Loss of Life, or Sickness experienced by an Immediate Family Member of You or a Traveling Companion when the Accidental Bodily Injury or Sickness is considered life threatening, requires hospitalization, or such Immediate Family Member requires the care of the Covered Person or Traveling Companion;
- Change in military orders of the Covered Person or the Covered Person's Spouse/Domestic Partner; or
- An organized strike affecting public transportation that impacts the Covered Person's ability to commence or continue on a covered Trip; or
- Severe Weather which prevents a reasonable and prudent person from traveling or continuing on a Trip that occurs: 1) at the point of origin of the Trip; or 2) in the path between the Covered Person's place of permanent residence and the point of origin of the Trip; or 3) within fifty (50) miles of the airport, terminal, station, booked lodging, and/or Host at Destination location listed on the Covered Person's travel itinerary; and which: A) impacts a reasonable and prudent person's ability to: (a) safely travel to the departure point of a Common Carrier on which the Covered Person is scheduled to travel; or (b) safely remain at a booked Licensed Provider of Lodging, or a Host at Destination location listed on the Covered Person's travel itinerary; or B) causes the cessation of operation of a Common Carrier for which the Covered Person is scheduled to travel provided that such cessation of operation causes the Covered Person to: (a) miss at least 20% of the scheduled duration of the Trip; or (b) miss the departure of a prepaid cruise, or tour (booked through a Tour Operator) that the Covered Person is scheduled to take; or C) causes a Licensed Provider of Lodging with which the Covered Person has booked accommodations to cease normal operations; or
- A Named Storm Warning

The following losses are only covered under the **Trip Cancellation** benefit:

- Terrorist Incident within 25 miles of You or Your Traveling Companion's place of permanent residence within 30 days of Your scheduled departure, or a Terrorist Incident within 25 miles of an airport, booked lodging, and/or Host at Destination location listed on Your itinerary within 30 days of Your scheduled arrival; or
- A Travel Warning due to terrorism issued by the branch of the United States Government with jurisdiction to issue such warning for the immediate vicinity of You or Your Traveling Companion's place of permanent residence within 10 days of You or Your Traveling Companion's scheduled departure; or a Travel Warning due to terrorism issued by the United States Department of State or other branch of the United States Government with jurisdiction to issue such warning for a geographic area within 25 miles of an airport, booked lodging, and/or Host at Destination location that is in effect within 30 days immediately preceding Your scheduled departure.

The following losses are only covered under the **Trip Interruption** benefit:

- Terrorist Incident within 25 miles of an airport, booked lodging, and/or Host at Destination location listed on the Covered person's itinerary while on a Trip; or
- Travel Warning due to terrorism issued by the United States Department of State or other branch of the United States Government with jurisdiction to issue such warning for a geographic area within 25 miles of an airport, booked lodging, and/or Host at Destination location that is issued during the Covered Person's or Traveling Companion's Trip.

## What types of expenses are eligible for reimbursement?

Airline, cruise line, railroad and other Common Carrier fares. Change fees and certain ground transportation expenses as described below are also covered. You will need to relinquish to the Company any unused vouchers, tickets, coupons or travel privileges for which You have been reimbursed.

### Change Fees

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

### Ground Transportation Expenses

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

### Maximum Benefit Level

If more than one person insured under the same Account suffers a Covered Loss for the same Trip, the Company will not pay more than:

Benefit	Trip Cancellation & Trip Interruption Maximum Benefit Amount Per Trip
Trip Cancellation	Six Thousand (\$6,000.00) Dollars
Trip Interruption	Six Thousand (\$6,000.00) Dollars

If a Covered Loss results in Benefit Amounts becoming payable, which when totaled, exceed the applicable Trip Cancellation & Trip Interruption Maximum Benefit Amount per Trip, then the Trip Cancellation & Trip Interruption Benefits will be divided proportionally among the Insured Persons, based on each applicable Benefit Amount.

## What isn't covered?

The **Trip Cancellation & Trip Interruption** benefit does not apply to any Loss caused by or resulting from:

- change in plans, financial circumstances and any business or contractual obligations of the Covered Person, Traveling Companion, Immediate Family Member of the Covered Person or Immediate Family Member of the Traveling Companion; or
- a Pre-Existing Condition or any other event that occurs or commences prior to the initial deposit date or booking date of the Trip; or
- In regard to coverage being provided due to a Terrorist Incident, no coverage shall apply to Trips booked to any area known to be associated with Terrorist Activity; or
- any Loss due to the voluntary surrender of unused vouchers, tickets, credits, coupons or travel privileges available to the Covered Person from the Travel Supplier prior to their issued expiration date; or
- travel arrangements that are scheduled to take place after the 26th week of pregnancy; or
- any multiple pregnancy with or without complications which occurs prior to the initial deposit date or booking date of the Trip; or
- any pregnancy associated with an assisted reproductive program, including but not limited to in vitro fertilization; or
- any Loss for any Trip that is booked while on a waiting list for specified medical treatment; or
- any Loss for any Trip that is booked for the purpose of obtaining medical treatment; or
- disinclination to travel due to civil unrest; or
- failure of the Covered Person or a Traveling Companion to obtain necessary visas, passports, or other documents required for travel.
- the Covered Person's commission or attempted commission of any illegal act including but not limited to any felony.
- a Covered Person's suicide, attempted suicide or intentionally self-inflicted injury.
- the Covered Person being under the influence of any narcotic, legal recreational marijuana or other controlled substance at the time of a loss. This exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician.
- any loss caused by or resulting from, directly or indirectly, a Covered Person's disinclination to travel due to an epidemic or pandemic.
- Default of the Common Carrier resulting from Financial Insolvency or Financial Insolvency of a Travel Agency, Tour Operator or Travel Supplier.

Additionally, the **Trip Interruption** benefit also does not apply to any Loss caused by or resulting from:

- travel arrangements canceled or changed by a Travel Supplier unless the cancellation is the result of Severe Weather or an organized strike affecting public transportation or unless specifically covered herein;
- any event or circumstance unrelated to Accidental Bodily Injury or Loss of Life or Sickness which occurs or commences prior to the initial deposit date or booking date of the Trip; or
- any Terrorist Incident or Travel Warning that occurred within 25 miles of the Covered Person's or Traveling Companion's place of permanent residence within 30 days prior to the initial deposit date or booking date of the Trip; or
- a Terrorist Incident within 25 miles of an airport, booked lodging, and/or Host at Destination location listed on the Covered Person's itinerary within 30 days of the Covered Person's initial deposit date or booking date of the Trip

## Filing a Claim

1. To file a claim, please call the Benefit Administrator. You must provide notice within twenty (20) days of the trip cancellation or interruption or as soon as reasonably possible. The notice must include enough information to identify You and Chase Bank USA, N.A. and/or its affiliates. Please note that failure to provide a claim notice within **twenty (20) days** will not invalidate or reduce any otherwise valid claim if notice is given as soon as is reasonably possible.
2. The Plan Administrator will ask You a few questions and send You the appropriate claim forms.
3. Return Your completed and signed claim form and the requested documentation to the Plan Administrator within **ninety (90) days** or as soon as reasonably possible. Please note that failure to provide Proof of Loss within these time frames will not invalidate or reduce any otherwise valid claim if notice is given as soon as is reasonably possible, and in no event later than **one (1) year** after the **ninety (90) day** deadline to submit Proof of Loss, except in cases where the claimant lacks legal capacity.
4. You will receive payment for Your claim for all Losses covered under the plan **within sixty (60) days** after the Company receives the complete Proof of Loss if You, Chase Bank USA, N.A. and/or its affiliates and beneficiary, where applicable, have complied with all the terms of the policy.

### Please submit the following documents:

- Your completed and signed claim form
- A copy of Your travel itinerary
- Confirmation of the reason for the Trip Cancellation or Interruption – i.e. medical documents, death certificate, or other documentation supporting a Covered Loss
- Copy of the credit card statement that shows the charge for prepaid travel arrangements for Trip Cancellation
- Proof of expenses incurred due to a Trip Interruption
- A copy of the cancellation or refund policies of the Common Carrier, Tour Operator, or Travel Supplier
- Any unused vouchers, tickets, coupons or travel privileges

**Trips must occur while the insurance is in-force to be eligible for this benefit**

*For faster filing, or to learn more about the Trip Cancellation/ Interruption benefit, visit [www.eclaimsline.com](http://www.eclaimsline.com)*

## General questions that apply to Trip Cancellation and Trip Interruption insurance

### **Do I need to notify anyone that I've booked travel arrangements to obtain this insurance?**

No, it's not necessary for You to notify Chase Bank USA, N.A. and/or its affiliates, the administrator, or the Company when travel arrangements are purchased.

### **If I charge multiple travel expenses for myself, my Spouse/ Domestic Partner or my Dependent Children, do the benefits apply to each person?**

Each traveler is eligible to receive the benefit subject to the Trip Cancellation & Trip Interruption Maximum Benefit Amount per Trip.

### **Are my Spouse / Domestic Partner and Dependent Children covered if I am not traveling with them?**

Yes. As long as You have charged their travel arrangements to Your Account, the Company will pay the corresponding benefit regardless of whether the primary Cardholder is traveling with them, as subject to the terms and conditions of this description of coverage.

## Definitions

**Accident or Accidental** - a sudden, unforeseen, and unexpected event which a) happens by chance; b) arises from a source external to an Insured Person; c) is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof; d) occurs while You are insured under the benefit while it is in effect; and e) is the direct cause of Loss

**Accidental Bodily Injury** - bodily injury, which a) is Accidental; b) is the direct cause of a Loss; and c) occurs while the Insured Person is insured under this policy, which is in effect. Accidental Bodily Injury does not include conditions caused by repetitive motion injuries or cumulative trauma not a result of an Accident, including, but not limited to Osgood-Schlatter's Disease, bursitis, Chondromalacia, shin splints, stress fractures, tendinitis, and Carpal Tunnel Syndrome

**Account** - credit card accounts

**Appropriate Authority** means the U.S. State Department or other U.S. governmental authority with jurisdiction to issue travel advice.

**Cardholder** - an individual to whom a Credit Card has been issued by Chase Bank USA, N.A. and/or its affiliates

**Change Fees** (Trip Interruption only) - any fee imposed by a Travel Supplier to change the date and/or time of prescheduled travel arrangements of a Trip that has not been cancelled. Change Fees do not include a change in Common Carrier fare, Licensed Provider of Lodging occupancy rate, or new Common Carrier fares

**Common Carrier** - any motorized land, water or air Conveyance, operated by an organization other than Chase Bank USA, N.A. and/or its affiliates, organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract

**Covered Person** - means Cardholders, their Spouse or Domestic Partner and Dependent Children for whom the required premium has been paid.

**Credit Card** - a payment medium that takes the form of a Credit Card, credit plate, charge plate, courtesy card or other identification card or device issued to You. You may use the Credit Card to purchase, hire, rent or lease property or services



**Dependent Child** means the Insured Person's unmarried child from the moment of birth, including a natural child, grandchild, stepchild or adopted child from the date of placement with the Insured Person. The Dependent Child must be primarily dependent upon such Insured Person for maintenance and support, and must be under the age of twenty-six (26) or classified as an Incapacitated Dependent Child.

**Domestic Partner** - a person designated by You who is registered as a Domestic Partner or legal equivalent under the laws of the governing jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to You by blood; has exclusively lived with You for at least 12 consecutive months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with You least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank Account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint Credit Card Account with a financial institution. Neither You nor Your Domestic Partner can be married to, nor in a civil union with, anyone else

**Eligible Travel Expenses** - Non-Refundable prepaid travel expenses charged by a cruise line, airline, railroad, and other Common Carriers. Eligible Travel Expenses also means redeposit fees imposed by a Rewards program administrator.

**Financial Insolvency** - the inability of an entity to provide travel services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations

**Host at Destination** - a person with whom the Covered Person is sharing pre-arranged overnight accommodations at the host's usual principal place of residence.

**Immediate Family Member** - Your or Your Spouse's or Domestic Partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews or Spouses thereof

**Incapacitated Dependent Child** means any person who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the Insured Person for support and maintenance, as evidenced by United States income tax returns showing such person as dependent.

**Insured Person** - You, as the Primary Insured Covered Person who has the direct relationship with Chase Bank USA, N.A. and/or its affiliates

**Licensed Provider of Lodging** means a hotel, inn, motel, bed and breakfast, or hostel. A Licensed Provider of Lodging includes time shares, condominiums, or rentals of a private residence.

**Loss of Life** - death, including clinical death, as determined by the local governing medical authority authorities where such death occurs within 365 days after an Accident

**Named Storm Warning** means a warning issued by a meteorological society with jurisdiction to issue such warning, during dates of the Covered Person's scheduled travel, for a named storm that is occurring or is imminently expected to occur within fifty (50) miles of the airport, terminal, or station the Covered Person is scheduled to depart from or arrive to, or the Covered Person's booked Licensed Provider of Lodging, and/or

Host at Destination. A Named Storm Warning does not include a government's declaration of a state of emergency in absence of a storm warning issued by a meteorological society with jurisdiction to issue such warning, or a Named Storm Watch.

**Named Storm Watch** means a meteorological society with jurisdiction to issue such watch has stated that there is the potential for Severe Weather to occur during dates of the Covered Person's scheduled travel for an area within fifty (50) miles of the airport, terminal, or station the Covered Person is scheduled to depart from or arrive to, or the Covered Person's booked Licensed Provider of Lodging, and/or Host at Destination. A Named Storm Watch does not mean that Severe Weather is imminent. A Named Storm Watch only means that based on the meteorological society's projected course for the storm, it is possible.

**Non-Refundable** - money (or Rewards) prepaid by You or Your Spouse or Domestic Partner through use of a covered Account, if covered under the policy, for a Covered the Trip cost:

- in which will be forfeited under the terms of the agreement made with the Travel Supplier for unused travel arrangements; and
- for which the Travel Agency or Travel Supplier will not provide any other form of compensation; or
- for which the Rewards administrator will not provide reimbursement of Rewards

**Physician** - a licensed practitioner of the healing arts, acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include You, Your Traveling Companion, or Your or Your Traveling Companion's Immediate Family Member, Your or Your Traveling Companion's employer or business partner, or an Immediate Family Member of Your or Your Traveling Companion's employer or business partner, a massage therapist, a physical therapist or anyone employed by Chase Bank USA, N.A. and/or its affiliates

**Pre-Existing Condition** - illness, disease or accidental injury of You, Your Traveling Companion, Your Immediate Family Member or the Immediate Family Member of the Your Traveling Companion, for which medical advice, diagnosis, care or treatment was recommended or received within the 60-day period immediately prior to the initial deposit or booking date (whichever occurs first) of a Trip. The taking of prescription drugs or medication for a controlled condition throughout this 60-day period will not be considered to be a treatment of illness or disease. Additionally, regular antenatal care, through 26 weeks gestation; provided it is a single, uncomplicated pregnancy which does not arise from services or treatment associated with an assisted reproductive program, including but not limited to in vitro fertilization; is not considered to be a treatment of illness or disease.

**Proof of Loss** - written evidence acceptable to Us that an Accident, Accidental Bodily Injury or a Loss has occurred

**Rewards** - means points, miles, cash Rewards, or any other type of redeemable Rewards, as well as any re-deposits fees charged by a Rewards administrator, provided that all Rewards have been accumulated through use of Chase Bank USA, N.A. and/or its affiliates sponsored Rewards program

**Scheduled Departure Date** - the date on which You are originally scheduled to leave on the Trip

**Scheduled Return Date** - the date on which You are originally scheduled to return to the point of origin or to a different final destination

**Severe Weather** means any dangerous meteorological phenomena with the potential to cause major damage, serious social disruption, or loss of human life. Wildfire related smog at the point of origin of the Trip or within the vicinity of an airport, booked lodging, and/or Host at Destination location listed on the Covered Person's travel itinerary for which a health advisory has been issued by the appropriate government agency with jurisdiction to issue such advisory shall also be considered Severe Weather.

**Sickness** - means an illness or disease which requires the attendance of a Physician after an Insured Person's effective date of coverage under the Policy

**Terrorist Activity** means multiple Terrorist Incidents or Travel Warnings related to terrorism that have occurred within the 12 months prior to the initial deposit date or booking date of a Trip located within 25 miles of an airport, booked lodging, and/or Host at Destination location listed on the Covered Person's itinerary.

**Terrorist Cell** means a small unit serving or identifying as part of a larger terrorist organization where the members coordinate for a specific attack against a government or civilian population.

**Terrorist Incident** means 1) the use or intended use of any bomb, nuclear, biological, or chemical agent dangerous to human life; 2) any violent act of a single individual resulting in mass casualties; or 3) any violent act of a Terrorist Cell resulting in mass casualties. The terrorist act must be intended to intimidate or coerce a civilian population; to influence the policy of a government by intimidation or coercion; or to affect the conduct of a government by mass destruction.

**Travel Warning** means a warning, issued by an Appropriate Authority, that travel is not advisable due to an imminent, credible, and specific terrorist threat. Travel Warning does not include general travel advisories in the absence of an imminent, credible, and specific terrorist threat.

**Tour Operator** - an entity which organizes travel components into packaged arrangements for sale directly to the travelling public

**Travel Supplier** - a cruise line, airline, railroad or other Common Carriers

**Traveling Companion** - an individual who has made advanced arrangements with You to travel together for all or part of the Trip

**Trip** - any travel booked through a Travel Supplier for which:

- any portion of the cost has been charged to the Insured Person's Account issued by Chase Bank USA, N.A. and/or its affiliates; or
- any portion of the cost has been paid for with redeemable Rewards
- while the insurance is in effect
- and is for a time period that doesn't exceed **sixty (60) days** in duration. Note: If a Trip exceeds sixty (60) days in duration, You will be reimbursed the pro-rated portion of any Non-Refundable pre-paid Eligible Travel Expenses up to the first sixty (60) days of the Trip.

**You or Your** - a Covered Person who charged a portion of their passenger fare to the Covered Person's Account and/or Rewards programs associated with the Account

## Additional Provisions for Trip Cancellation and Interruption Benefits

- The terms We, Us and Our below refer to Federal Insurance Company. The following provisions apply to the Insured Persons:

- No legal action may be brought before sixty (60) days after written Proof of Loss has been furnished as required by the policy. No such action may be brought after three (3) years from the time written Proof of Loss is required to be furnished.
- While a claim is pending We have the right, at Our expense, to: 1) have the person who has a Loss examined by a Physician when and as often as We feel is necessary; and 2) make an autopsy in case of death where it is not forbidden by law.
- We have a right to examine under oath, as often as We may reasonably require the Insured Person or the beneficiary. We may also require the Insured Person or the beneficiary to provide a signed description of the circumstances surrounding the Loss and their interest in the Loss. The Insured Person and the beneficiary will also produce all records and documents requested by Us and will permit Us to make copies of such records or documents. In the event of a claim under this policy, the Insured Person or the beneficiary, if applicable, must fully cooperate with Us in Our handling of the claim, including, but not limited to, the timely submission of all medical and other reports, and full cooperation with all physical examinations and autopsies that We may require. If We are sued in connection with a claim under this policy, then the Insured Person or the beneficiary must fully cooperate with Us in the handling of such suit. Chase Bank USA, N.A. and/or its affiliates, the Insured Person or the beneficiary must not, except at their own expense, voluntarily make any payment or assume any obligation in connection with any suit without Our prior written consent.
- This insurance does not apply to any Loss caused by or resulting from, directly or indirectly, war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against one of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the Loss. War does not include terrorism.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims

Policy #: 9908-33-04

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