



Guide to Benefits

Important information about your
travel and purchase protection benefits

Chase Slate®

Visa Platinum®

For questions,
call **1-877-445-4153**

Effective 08/26/18

BGC10754

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Your Guide to Benefits describes the benefit that is in effect as of 08/26/2018. 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)

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**[†] 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**[†] 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**[†] 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[†]** 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[†] 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

If you experience difficulty in obtaining all the required documents within one hundred (100) days[†] 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.**

[†] 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 notification. 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

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

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 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

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 as they are 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).

- Copy of the documentation (if available) of any other settlement of the loss (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)
- 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

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.

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 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.

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.

V-PS-EP (08-18) FORM# PURPRO010712 acct

Roadside Dispatch®

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

What is Roadside Dispatch?

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience 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 included¹
- 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.

¹ 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 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.

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