Guide to Benefits

Important information about your travel and purchase protection benefits

Chase Freedom®, Chase Freedom Unlimited® and Chase Freedom® Student

Visa Platinum® and Visa Signature®

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

Effective 06/09/19

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Your Guide to Benefits describes the benefit that is in effect as of 06/09/19. 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

The Auto Rental Collision Damage Waiver benefit provides reimbursement for damages caused by theft or collision up to the Actual Cash Value of most rented cars. Within your country of residence, Auto Rental Collision Damage Waiver is secondary coverage which means it supplements, and applies in excess of, any valid and collectible insurance or reimbursement from any source. The Auto Rental Collision Damage Waiver covers theft, damage, valid loss-of-use charges imposed and substantiated by the auto rental company, administrative fees, and reasonable and customary towing charges (due to a covered theft or damage) to the nearest qualified repair facility. The Auto Rental Collision Damage Waiver covers no other type of loss. For example, in the event of a collision involving Your Rental Vehicle, damage to any other driver's car, the injury of anyone, or damage to anything is not covered. Rental periods up to **thirty-one (31) consecutive days** are covered.

You are covered when Your name is embossed on an eligible card issued in the United States, and You use Your credit card Account and/or rewards programs associated with Your Account to initiate and complete Your entire car rental transaction. Only You, as the primary renter of the vehicle, and any additional drivers permitted by the Rental Car Agreement are covered.

How Does the Auto Rental Collision Damage Waiver Work with Other Insurance?

If You **do** have personal automobile insurance or other insurance that covers theft or damage, this benefit reimburses You for the deductible portion of Your car insurance or other insurance, along with any unreimbursed portion of administrative and loss-of-use charges imposed by the car rental company, as well as reasonable towing charges while the car was Your responsibility.

If You **do not** have personal automobile insurance or any other insurance, this benefit reimburses You for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

If You are renting outside of Your country of residence, the coverage provided under this benefit is primary and reimburses You for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

How Do You Use the Auto Rental Collision Damage Waiver?

1. Use Your Account to initiate and complete Your entire car rental transaction.
2. During this transaction, review the Rental Car Agreement and **decline** the rental company's collision damage waiver (CDW/LDW) option or a similar provision. ***Accepting this coverage will cancel out Your benefit.*** If the rental company insists that You purchase their insurance or collision damage waiver, call the Benefit Administrator for assistance.

Before driving out of the lot, check the rental car for any prior damage and bring any damage You identify to the attention of the rental car company.

This benefit is in effect during the time the rental car is in Your (or an authorized driver's) control, and terminates when the rental company reassumes control of their vehicle.

This benefit is available in the United States and most foreign countries. Coverage is not available where precluded by law, or where it's in violation of the territory terms of the auto rental agreement, or when prohibited by individual merchants. If you have questions about where coverage applies, contact the Benefit Administrator before You travel.

What Vehicles Are Not Covered?

Certain vehicles are not covered by this benefit, including: high value motor vehicles, exotic and antique cars (cars over twenty (20) years old or that have not been manufactured for ten (10) years or more), cargo vans, vehicles with open cargo beds, trucks, motorcycles, mopeds, motorbikes, limousines, recreational vehicles, and passenger vans with seating for more than nine (9) people, including the driver (passenger vans with seating for nine (9) or less, including the driver, are covered).

- Examples of high value motor vehicles or exotic car brands not covered are Alfa Romeo, Aston Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce, and Tesla; *However, selected models of Audi, BMW, Mercedes-Benz, Cadillac, Infiniti, Land Rover, Lexus, Lincoln, and Range Rover are covered.*

Wondering if coverage applies to a specific type of vehicle? Contact the Benefit Administrator.

What's Not Covered?

The Auto Rental Collision Damage Waiver benefit does not apply to:

- Any obligation You assume under any agreement (other than the deductible on Your personal auto policy)
- Any violation of the auto rental agreement or this benefit
- Injury of anyone, including you, or damage to anything, inside or outside the Rental Vehicle
- Loss or theft of personal belongings
- Personal liability
- Expenses assumed, waived or paid by the auto rental company or its insurer
- The cost of any insurance or collision damage waiver offered by or purchased through the auto rental company
- Depreciation of the Rental Vehicle caused by the incident including, but not limited to, "diminished value"
- Expenses reimbursable by Your insurer, employer, or employer's insurance
- Theft or damage due to intentional acts or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband, or illegal activities
- Wear and tear, gradual deterioration, or mechanical breakdown
- Items not installed by the original manufacturer
- Damage due to off-road operation of the Rental Vehicle

- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)
- Confiscation by authorities
- Vehicles that do not meet the definition of covered vehicles
- Rental periods that either exceed or are intended to exceed thirty-one (31) days
- Leases and mini leases
- Theft or damage resulting from the authorized driver's and/or cardholder's lack of reasonable care in protecting the Rental Vehicle before and/or after damage or theft occurs (for example, leaving the car running and unattended)
- Theft or damage reported more than sixty (60) days* after the date of the incident
- Theft or damage for which a claim form has not been received within one hundred (100) days* from the date of the incident
- Theft or damage for which all required documentation has not been received within three hundred sixty-five (365) days after the date of the incident

***Not applicable to residents in certain states**

How Do You File a Claim?

It is Your responsibility as a cardholder to make every effort to protect Your Rental Vehicle from damage or theft. If You have an accident or Your Rental Vehicle has been stolen, follow these steps to file Your claim:

1. At the time of the theft or damage, or when You return the Rental Vehicle, request the following documents from Your car rental company:
   - Copy of the accident report form
   - Copy of the initial and final auto rental agreements (front and back)
   - Copy of the repair estimate and itemized repair bill
   - Two (2) photographs of the damaged vehicle, if available
   - Police report, if obtainable
   - Copy of the demand letter indicating the costs You are responsible for and any amounts that have been paid toward the claim
2. Call the Benefit Administrator to report the theft or damage, regardless of who is at fault and whether Your liability has been established, as soon as possible but no later than **sixty (60) days from the date of the incident.** Any claim containing charges that would not have been included if notification occurred before the expenses were incurred may be declined, so it is important to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation.
3. Submit the documents listed above along with the following documents to the Benefit Administrator:
   - Completed and signed Auto Rental Collision Damage Waiver claim form **postmarked within one hundred (100) days* of the theft or damage date,** even if all other required documentation is not yet available, **or Your claim may be denied**

- Credit card Account statement (showing the last four (4) digits of the Account number) reflecting the charge for the rental transaction
- Statement from Your insurance carrier (and/or Your employer or employer's insurance carrier, if applicable), or other reimbursement showing the costs for which You are responsible and any amounts that have been paid toward the claim
- If You have no other applicable insurance or reimbursement, please provide a statement to that effect
- Copy of Your primary insurance policy's Declarations Page (if applicable) to confirm Your deductible; this is the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles
- Any other documentation required by the Benefit Administrator to substantiate the claim

***Not applicable to residents in certain states**

All documents must be postmarked within three hundred sixty-five (365) days of the theft or damage date, or Your claim may be denied.

Filing online is faster: visit www.eclaimsline.com

Transference of Claims

After Your claim is paid, Your rights and remedies against any party in regard to the theft or damage is transferred to the Benefit Administrator, to the extent of the cost of payment made to You. You must give the Benefit Administrator all assistance reasonably required to secure all rights and remedies.

Definitions

Account - Your credit card Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates

Actual Cash Value - the amount a Rental Vehicle is determined to be worth based on its market value, age and condition at the time of loss

Eligible Person - a cardholder who pays for their auto rental by using their eligible Account

Rental Car Agreement - the entire contract an eligible renter receives when renting a Rental Vehicle from a rental car agency which describes in full all of the terms and conditions of the rental, as well as the responsibilities of all parties under the contract

Rental Vehicle - a land motor vehicle with four (4) or more wheels which the eligible renter has rented for the period of time shown on the Rental Car Agreement and is not identified as a non-covered vehicle herein

You or Your - the Eligible Person

Additional Provisions

- 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 Indemnity Insurance Company of North America ("Provider"). Coverage may not be available in all states or certain terms may be different where required by state law.

- 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 **three (3) 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 Benefits have been complied with fully.
- Please see "General Provisions" section at the end of this document.

FORM #ARCDW CONSEC (02/19)

EXTENDED WARRANTY PROTECTION

Extended Warranty Protection extends the time period of warranty coverage by one (1) additional year on original eligible warranties of three (3) years or less. Coverage is limited to the original price of the purchased item (as shown on Your itemized sales receipt), less shipping and handling fees, up to a maximum of **ten thousand ($10,000.00) dollars** per claim and a maximum of **fifty thousand ($50,000.00) dollars** per Account. The benefit applies to purchases made both inside and outside the U.S. The eligible item must have a valid original manufacturer's U.S. repair warranty of three (3) years or less, a store-purchased dealer warranty, or an assembler warranty. Eligible items given as gifts can also be covered.

You are eligible for this benefit when 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 item to Your credit card Account and/or rewards programs associated with Your Account.

If You received or purchased any other applicable extended warranty when You purchased Your item, this benefit will be supplemental to and in excess of that coverage.

How Do You Register a Purchase for Warranty Registration?

When You purchase an eligible item that carries a manufacturer's warranty, You have the option to register Your purchase by calling the Benefit Administrator or by going online to register Your purchase at **www.cardbenefitservices.com.** The Benefit Administrator will tell You where to send copies of Your item's sales receipt and warranty information, so they can be kept on file should You need them. While registration is not required for Extended Warranty Protection, You are encouraged to consider registration to help You take full advantage of Your warranties.

If You choose not to register Your item, be sure to keep Your Chase credit card statement (showing the last four (4) digits of the Account number) reflecting the purchase, the itemized sales receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty You received or purchased when You bought Your item. These documents will be required to verify Your claim.

How Does Extended Warranty Protection Work?

Our benefit extends the time period of warranty coverage by one (1) additional year on original eligible warranties of three (3) years or less. 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 be extended one (1) additional year for a combined total of four (4) years.

What's Not Covered?

The Extended Warranty Protection benefit does not cover the following purchases:

- 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's 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 (a refurbished item will be covered as long as it has a warranty with it and would not be considered used or pre-owned)

How Do You File a Claim?

Follow these steps to file Your claim:

1. Contact the Benefit Administrator immediately after the failure of Your covered item. **Please note that if You do not notify the Benefit Administrator within ninety (90) days of product failure, Your claim may be denied.** Gift recipients of eligible items are also covered, but they must provide all the documents needed to substantiate their claim.
2. The Benefit Administrator will ask You some preliminary questions, direct You to the appropriate repair facility, and send You the claim form.
3. Return the completed and signed claim form and requested documentation to the Benefit Administrator, and submit it within **one hundred twenty (120) days of the product failure along with the required documents.**

Filing online is faster: visit www.cardbenefitservices.com

What Documents Will You Need to Provide?

The Benefit Administrator will provide the details, but generally You should be prepared to send:

- Completed and signed claim form
- Chase credit card statement (showing the last four (4) digits of the Account number) demonstrating that the purchase was made on Your 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

- Copy of the itemized sales receipt
- Copy of the original manufacturer's written U.S. warranty, and any other applicable warranty
- Description of the item, its serial number, and any other documentation deemed necessary to substantiate Your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts)
- Original repair estimate or repair bill, indicating cause of failure
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

How Will You Be Reimbursed?

If You have substantiated Your claim and met the terms and conditions of the benefit, Your item will be replaced or repaired at the Benefit Administrator's discretion for no more than the original purchase price of the covered item as recorded on Your credit card receipt, less shipping and handling fees, up to a maximum of **ten thousand ($10,000.00) dollars** per claim and a maximum of **fifty thousand ($50,000.00) dollars** per Account. You will be reimbursed up to the amount charged to Your Account or the program limit, whichever is less. 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.

If Your item is to be repaired, You may go to an authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.

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

Definitions

Account - Your credit card Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates

Eligible Person - a cardholder who pays for their purchase by using their eligible Account and/or rewards programs associated with their covered Account

You or Your - the Eligible Person

Additional Provisions

- 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 Indemnity Insurance Company of North America ("Provider"). Coverage may not be available in all states or certain terms may be different where required by state law.
- 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 **three (3) 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 Benefits have been complied with fully.
- Please see "General Provisions" section at the end of this document.

FORM #EWP CON 10K/50K/3YR (02/19)

Purchase Protection

Purchase Protection protects against theft of, damage to, or involuntary and accidental parting with new retail purchases within **one hundred twenty (120) days** from the date of purchase. Involuntary and accidental parting with property means the unintended separation from an item of personal property when its location is known, but recovery is impractical to complete. At the Benefit Administrator's discretion, this benefit replaces or repairs the item or reimburses You up to the total purchase price of Your item for a maximum of **five hundred ($500.00) dollars** per claim and **fifty thousand ($50,000.00) dollars** per Account.

You are eligible for this benefit when Your name is embossed on an eligible card issued in the United States, and You charge all or a portion of the cost of the item to Your credit card Account and/or rewards programs associated with Your Account.

Your maximum recovery under the Purchase Protection benefit is the purchase price of the item as recorded on the eligible card receipt, not to exceed the coverage limit.

What is Covered?

- Eligible items of personal property purchased with Your Account and/or rewards programs associated with Your Account
- Eligible purchases made outside the United States when purchased with Your Account and/or rewards program associated with Your Account
- Gifts purchased for friends and family members if purchased with Your Account and/or rewards programs associated with Your Account
- The outstanding deductible portion of Your other applicable insurance or indemnity for eligible claims

What's Not Covered?

The Purchase Protection benefit does not cover the following purchases:

- Animals and living plants
- Antiques or collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items towable by or attachable to any motorized vehicle
- Computer software
- Items purchased for resale, professional, or commercial use
- Items that are lost, or that "mysteriously disappear," meaning they vanished in an unexplained manner, with no evidence of wrongdoing by one person
- Items under the control and care of a common carrier, including the U.S. Postal Service, airplanes, or a delivery service
- Items in Your baggage on a common carrier unless hand carried or under Your supervision or that of a companion You know, including but not limited to, jewelry, and watches
- Theft or damage stemming from abuse, fraud, hostilities (war, invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal); normal wear and tear; flood, earthquake, radioactive contamination; damage from inherent product defects

- Theft or damage from mis-delivery, or voluntarily parting with property
- Medical equipment
- Perishable or consumable items, including but not limited to, cosmetics, perfumes and rechargeable batteries
- Traveler's checks, cash, tickets, credit or debit cards, among other negotiable purchased instruments
- Items used or pre-owned (refurbished items will not be considered used or pre-owned if accompanied by a warranty)

Please Pay Special Attention to These Conditions of Purchase Protection:

- If Your loss involves a portion of a pair or set, You will only be reimbursed for the stolen or damaged item, not the total value of the pair or set. This does not apply to items normally sold as pairs or sets that are not replaceable by purchasing one piece of the pair or set. In this case, before the claim can be finalized, the individual item must be returned to the Benefit Administrator.
- If You have insurance (homeowner's, renter's, car, employer, or any other), You are required to file a claim with Your insurance company and to submit a copy of any claim settlement from Your insurance company along with Your claim form. Purchase Protection provides coverage on an "excess" coverage basis, meaning it does not duplicate coverage but pays for a loss only after valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies) has been exhausted. At that point, Purchase Protection will cover the loss up to the amount charged to Your Account, subject to the terms, exclusions, and limits of liability of the benefit.

How Do You File a Claim?

Follow these steps to file Your claim:

1. Call the Benefit Administrator within **ninety (90) days of the damage, theft, or involuntary and accidental parting. Please note that if You do not notify the Benefit Administrator within ninety (90) days of product failure, Your claim may be denied.** Gift recipients may file their own claims if they have the necessary substantiating documents.
2. Answer a few questions, so the Benefit Administrator can send You the right claim forms and let You know what other documentation is needed.
3. Return the completed and signed claim form and requested documentation to the Benefit Administrator within **one hundred twenty (120) days of the damage, theft, or involuntary and accidental parting.**

Filing online is faster: visit www.eclaimsline.com

What Documents Will You Need to Provide?

Be sure to include all information regarding Your claim, including the time, place, cause and the amount to either replace or repair the item. The Benefit Administrator will provide the details, but generally You should be prepared to send:

- Completed and signed claim form
- Credit card Account statement (showing the last four (4) digits of the Account number) demonstrating that the purchase was made on Your 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
- Copy of the itemized store receipt demonstrating that the purchase was made on Your Account
- Copy of the documentation 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)
- 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 Administrator (if applicable)
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

In some cases of damage, You will be asked to send the damaged item, **at Your expense,** along with Your claim in order to substantiate the claim, so make sure to keep the damaged item in Your possession.

How Will You Be Reimbursed?

Once You have met the conditions of this benefit, the Benefit Administrator will resolve Your claim in one of two ways:

- A damaged item may be repaired, rebuilt, or replaced, and a stolen item will be replaced. Typically, You will receive notice of this decision within **fifteen (15) days of receipt of Your claim documentation.**
- You may receive payment to replace Your item, an amount not more than the original purchase price, less shipping and handling charges, up to **five hundred ($500.00) dollars** per claim and **fifty thousand ($50,000) dollars** per Account. You will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less.
- 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.

Definitions

Account - Your credit card Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates

Covered Purchase - an item purchased by an Eligible Purchaser and paid for by using an eligible Account, subject to the exclusions set forth in this Policy; for a purchase to be considered a Covered Purchase, the entire purchase amount for the item must have been made through the eligible Account; Covered Purchase also includes an item purchased by an Eligible Purchaser and paid for by using an eligible Account in combination with other tender (such as rewards programs, cash, gift cards, store credit)

Eligible Person - a cardholder who pays for their purchase by using their eligible Account and/or rewards programs associated with their covered Account

Eligible Purchaser - a person to whom an eligible Account is issued and who agrees to use the transaction Account medium and has charged the purchase to the eligible Account;

reimbursement is extended to losses incurred by a person other than the Eligible Purchaser if that person is the recipient of the item purchased and follows the Terms and Conditions of this coverage; no person or entity shall have any legal or equitable right, remedy or claim for reimbursement and/or damages under or arising out of this coverage

You or Your - the Eligible Person

Additional Provisions

- 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 Indemnity Insurance Company of North America ("Provider"). Coverage may not be available in all states or certain terms may be different where required by state law.
- 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 **three (3) 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 Benefits have been complied with fully.
- Please see "General Provisions" section at the end of this document.

FORM #PURPRO CON 10k/500 (02/19)

Roadside Dispatch®

Roadside Dispatch is a pay-per-use roadside assistance program which provides You with security and convenience when You travel. Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. Just call us toll-free when you need us.

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

What is Covered?

For a set price per service, the program provides you with:

- Standard towing – up to five (5) miles included[1]
- Tire changing – must have good, inflated spare
- Jump starting
- Lockout service – not key replacement
- Fuel Delivery – up to five (5) gallons, plus the fuel cost
- Standard winching

How Does It Work?

Call 1-800-847-2869 to access roadside assistance.

Roadside Dispatch will ask You for Your location and details of the problem. While You remain on the phone, a dispatch will be arranged to a reliable tow operator or locksmith for assistance.

If you feel You are in an unsafe location, Roadside Dispatch 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 remain on the phone with You at Your request until the police arrive.

What Fees Apply?

- The fee for a standard service call is provided when you contact us for assistance.
- Customers must pay the service provider for mileage over five (5) miles.
- A secondary unit being towed behind is not included but can be accommodated for an additional fee.
- Standard winching applies within one hundred (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.

You may have the option to save money using our pre-negotiated rates.

[1]Any vehicle with wheels is covered under this program as long as it can be classified as 'Light Duty'. 'Light Duty' vehicles are vehicles that weigh ten thousand (10,000) pounds or less. Vehicles weighing more than ten thousand (10,000) pounds are considered 'Medium Duty' or 'Heavy Duty' and are not covered under this program.

This program may be discontinued at any time without prior notice. Program void where prohibited.

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 notifications. The benefit described in this Guide to Benefits will not apply to Cardholders whose Accounts have been suspended or canceled.

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FORM #RD CONBIZ (02/19)

Travel and Emergency Assistance Services

If an emergency occurs while You are traveling away from home, You, Your spouse and dependent children under twenty -two (22) years old have access to our Travel and Emergency Assistance Services. To access these services, call the Benefit Administrator to connect You with the appropriate local emergency and assistance resources twenty-four (24) hours a day, three hundred sixty-five (365) days a year.

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

What Are the Specific Travel and Emergency Assistance Services?

When you're traveling away from home, emergencies can escalate quickly. Something that is relatively straightforward when You are at home, like replacing prescription medication, can become complicated when You are navigating local laws or language barriers. Our Travel and Emergency Assistance Services are designed to help in numerous situations. Services include:

- Emergency Message Service records and relays emergency messages for travelers, 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; and keep in contact with Your family, serving as a continuing liaison. The Benefit Administrator can also help You arrange medical payments from Your personal account. ***All costs are Your responsibility.***
- Legal Referral Assistance arranges contact with English-speaking attorneys and U.S. embassies and consulates if You are 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 helps You make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arrangements 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 helps 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 Service 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 helps You fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of prescriptions filled for You at local pharmacies. Services can also help transport critical documents that You have left at Your home or elsewhere. ***All costs are Your responsibility.***
- Pre-Trip Assistance gives 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.

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.

Definitions

Common Carrier - 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 - an eligible person whose name is embossed on an eligible U.S. issued card, and resides in the United States.

Additional Provisions for Travel and Emergency Assistance Services

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

FORM #TEAS CONBIZ (02/19)

Trip Cancellation and Trip Interruption

The Trip Cancellation and Trip Interruption benefit provides reimbursement for Eligible Travel Expenses charged to Your Account up to **one thousand five hundred ($1,500) dollars** per Covered Person and up to **six thousand ($6,000) dollars** per Trip, if a loss results in cancellation or interruption of the travel arrangements.

You and Your Immediate Family Members are covered when Your name is embossed on an eligible Card issued in the United States, and You charge all or a portion of a Trip to Your Credit Card Account and/or Rewards programs associated with Your Account. Immediate Family Member means an individual with any of the following relationships to the Insured Person: Spouse, and parents thereof; sons and daughters, including adopted children and stepchildren; parents, including stepparents; brothers and sisters; grandparents and grandchildren; aunts or uncles; nieces or nephews; and Domestic Partner and parents thereof, including Domestic Partners and spouses of any individual of this definition. Immediate Family Member also includes legal guardians or wards. Immediate Family Members do not need to be traveling with the Cardholder for benefits to apply.

For Trip Cancellation:

Coverage begins on the initial deposit or booking date of the Trip and ends at the point and time of departure on Your Scheduled Departure Date.

For Trip Interruption:

Coverage begins on Your Scheduled Departure Date and ends on Your Scheduled Return Date.

In the event the Scheduled Departure Date and/or the Scheduled Return Date are delayed, or the point and time of departure and/or point and time of return are changed because of circumstances over which neither the Travel Supplier nor You have control, the term of coverage shall be automatically adjusted in accordance with Your or the Travel Supplier's notice to Us of the delay or change.

If You are eligible for insurance under multiple Credit Card Accounts, You will only be insured under the Account which provides the largest benefit amount for the loss that occurred.

What Are the Eligible Travel Expenses Covered?

Eligible Travel Expenses are Non-Refundable prepaid travel expenses charged by a cruise line, airline, railroad, and other Common Carriers. Eligible Travel Expenses also means Change Fees imposed by a Travel Supplier to change the date and/or time of prescheduled travel arraignments of a Trip that has not been cancelled, as well as redeposit fees imposed by a Rewards program administrator.

For **Trip Interruption only:**

The benefit also reimburses ground transportation expenses up to **two hundred fifty ($250) dollars** to directly transport You or Your Immediate Family Member for necessary medical treatment, to the airport, terminal or station of departure, and/or between the arrival airport, terminal or station and their residence. This does

not include transportation in vehicles operated by a medical facility or specifically designed to transport sick or injured individuals.

If You or Your Immediate Family Member are forced to temporarily postpone a Trip due to a Covered loss and a new departure date is set, We will reimburse for the prepaid unused Non-Refundable land, air, and/or sea arrangements.

What if You Paid for Your Trip Using Redeemable Chase Rewards?

In the event of a covered loss, Rewards redeemed for travel will be reimbursed in an amount equal to their monetary value. If the monetary value of the redemption does not appear on the Trip itinerary or redemption confirmation issued by the Travel Supplier, we will reimburse each point redeemed at a rate of $.01 per reward unit. Redeposit fees imposed by a Rewards program administrator are also eligible for reimbursement.

What Losses Are Covered?

The Trip Cancellation and Trip Interruption benefit covers a broad array of "what-ifs' that can impact travel plans, reimbursing if:

- Accidental Bodily Injury, Loss of Life, or Sickness experienced by a Covered Person or their Traveling Companion which prevents the Covered Person or Traveling Companion from traveling on the Trip
- Accidental Bodily Injury, Loss of Life, or Sickness experienced by an Immediate Family Member of a Covered Person or their 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
- Severe Weather, which prevents a reasonable and prudent person from beginning or continuing on a Trip and occurs: 1) at the point of origin of the Trip prior to departure; or 2) in the path between the Covered Person's place of permanent residence and the point of origin of the Trip prior to departure; 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 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 Provider of Lodging with which the Covered Person has booked accommodations to cease normal operations
- Named Storm Warning
- Change in military orders of the Covered Person or the Covered Person's Spouse/Domestic Partner
- An organized strike affecting public transportation which causes a Covered Person or their Traveling Companion 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

The following losses are specific to **Trip Cancellation:**

- A Terrorist Incident within twenty-five (25) miles of a Covered Person or their Traveling Companion's place of permanent residence within thirty (30) days of their Scheduled Departure Date; or a Terrorist Incident within twenty-five (25) miles of an airport, booked lodging, and/or Host at Destination location listed on the itinerary within thirty (30) days of the scheduled arrival
- 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 a Covered Person's or their Traveling Companion's place of permanent residence within ten (10) days of the Scheduled Departure Date; 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 twenty-five (25) miles of an airport, booked lodging, and/or Host at Destination location that is in effect within thirty (30) days immediately preceding the Scheduled Departure Date

The following losses are specific to **Trip Interruption:**

- Terrorist Incident within twenty-five (25) miles of an airport, booked lodging, and/or Host at Destination location listed on the Covered Person's itinerary while on a Trip
- 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 twenty-five (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

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

Please Pay Special Attention to These Conditions of the Trip Cancellation and Trip Interruption Benefit:

- If the Covered Person suffers a loss causing Trip Cancellation or Trip Interruption, the Covered Person must immediately notify the appropriate Travel Supplier. 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. If a loss prevents the Covered Person from providing the notification, the benefit may still apply.
- No coverage will be provided for a Trip that is scheduled to last longer than **sixty (60) days**. If a Trip exceeds sixty (60) days in duration, We will only reimburse the pro-rated portion of any Non-Refundable pre-paid Eligible Travel Expenses up to the first sixty (60) days of the Trip.
- In no event will We pay more than the benefit amount. In no event will We pay more than the Maximum Benefit Amount per twelve (12) Month Period in any twelve (12) consecutive month period regardless of the number of Trip Cancellation or Trip Interruption claims made in that twelve (12) month period. Payment is also limited to the Maximum Benefit Amount per Trip.
- The Travel Supplier's cancellation provisions in effect at the time the Travel Supplier is notified of a cancellation

- In the event that a Covered Person's Trip Cancellation or Trip Interruption results in a credit for future travel, accommodations, 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 for any Eligible Travel Expense unless a portion of such Eligible Travel Expense has been charged to the Account.
- In no event shall the Benefit Amount payable exceed the actual amount charged to an Account of the Insured Person for eligible travel expenses.
- We will not reimburse additional transportation expenses incurred by the Covered Person other than those described above. This includes the difference in cost between the original fare or any new fare to return home or rejoin the Trip.

This benefit is payable on an excess basis over and above any amount due from any other valid or collectible insurance or any other form of reimbursement payable by those responsible for the loss.

What's Not Covered?

The Trip Cancellation and Trip Interruption benefit does not apply to any loss caused by or resulting from, directly or indirectly:

- A change in plans, financial circumstances, and/or the business or contractual obligations of a Covered Person, Traveling Companion, or their Immediate Family Members
- A Pre-existing Condition or any other event that occurs or commences prior to the initial deposit or booking date of the Trip
- Any loss due to the voluntary surrender of unused vouchers, tickets, credits, coupons, or travel privileges available to You from the Travel Supplier prior to their expiration date
- Travel arrangements scheduled to take place after the twenty-sixth (26th) week of pregnancy; or when any multiple pregnancy, with or without complications, occurs prior to the initial deposit date or booking date of the Trip; or any pregnancy associated with an assisted reproductive program, such as in vitro fertilization
- Any loss for any Trip booked while on a waiting list for specified medical treatment
- Any loss for any Trip booked for the purpose of obtaining medical treatment
- Disinclination to travel due to civil unrest
- Failure of the Covered Person or a Traveling Companion to obtain necessary visas, passports, or requisite travel documents
- A Covered Person's commission or attempted commission of any illegal act, including any felony
- A Covered Person's suicide, attempted suicide, or intentionally self-inflicted injury
- A Covered Person being under the influence of any narcotic, legal recreational marijuana, or other controlled substance at the time of a loss (except if the narcotic or other controlled substance is taken and used as prescribed by a Physician)
- 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

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.

For **Trip Interruption only:**

- Travel arrangements canceled or changed by a Travel Supplier (unless due to Severe Weather or an organized strike affecting public transportation, or if specifically covered by these benefits)
- 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
- Any Terrorist Incident or Travel Warning occurring within twenty-five (25) miles of the Covered Person's or Traveling Companion's place of permanent residence within thirty (30) days prior to the initial Trip deposit or booking date
- A Terrorist Incident occurring within twenty-five (25) miles of an airport, booked lodging, and/or the location of the Host at Destination within thirty (30) days of the Covered Person's initial Trip deposit or booking date

What is the Maximum Benefit Amount?

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	Maximum Benefit Amount Per Trip
Trip Cancellation	**$6,000.00**
Trip Interruption	**$6,000.00**

If You charge multiple travel expenses for You and Your Immediate Family Members, each traveler is eligible for benefits, subject to these maximums. If a covered loss results in total payable benefit amounts that exceed the applicable Maximum Benefit Amount per Trip, benefits will be divided proportionally, based on applicable amounts owed to all Covered Persons.

How Do You File a Claim?

Follow these steps to file Your claim:

1. Call the Benefit Administrator within **twenty (20) days of Your Trip Cancellation or Interruption or as soon as reasonably possible.**
2. Answer a few questions, so the Benefit Administrator can send You the right claim forms and let You know what other documentation is needed.
3. Return the completed and signed claim form and requested documentation to the Benefit Administrator within **ninety (90) days or as soon as reasonably possible (but no later than one (1) year after the ninety (90) day deadline).**

Filing online is faster: visit www.eclaimsline.com

What Documents Will You Need to Provide?

The Benefit Administrator will provide the details, but generally You should be prepared to send:

- Completed and signed claim form
- Travel itinerary
- Documentation confirming the reason for Trip Cancellation or Interruption (e.g., medical documents, death certificate, etc.)
- Credit Card Account statement (showing the last four (4) digits of the Account number) reflecting the charge for prepaid travel arrangements (for Trip Cancellation), and proof of expenses incurred (for Trip Interruption)
- Copies of the cancellation or refund policies of providers involved in the trip, such as the Common Carrier, Tour Operator, or Travel Supplier
- Any unused vouchers, tickets, or coupons

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 – Your Credit Card Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates

Appropriate Authority - 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 JPMorgan Chase Bank, 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, Provider of Lodging occupancy rate, or new Common Carrier fares

Common Carrier - any commercially licensed motorized land, water, or air Conveyance, operated by an organization other than JPMorgan Chase Bank, 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

Company - Federal Insurance Company

Covered Person - Cardholders, their Spouse or Domestic Partner, and Dependent Children

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

Cruise Line - a company that maintains a fleet of cruise ships and markets cruises to the public

Dependent Child - 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 a Covered Person who is registered as a Domestic Partner or legal equivalent under the laws of the governing jurisdiction or who is at least eighteen (18) years of age and competent to enter into a contract; is not related to a Covered Person by blood; has exclusively lived with a Covered Person for at least twelve (12) consecutive months prior to the date of enrollment; is not legally married or separated and as of the date of enrollment has with at least two (2) of the following financial arrangements with a Covered Person: 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 a Covered Person nor their 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

Incapacitated Dependent Child - 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 - the Cardholder

Loss of Life - death, including clinical death, as determined by the local governing medical authority authorities where such death occurs within three hundred sixty-five (365) days after an Accident

Named Storm Warning - 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 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 - 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 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 Trip cost:

- which will be forfeited under the terms of the agreement made with the Travel Supplier for unused travel arrangements; and
- for which the 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 JPMorgan Chase Bank, 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 sixty (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 sixty (60) day period will not be considered to be a treatment of illness or disease; additionally, regular antenatal care, through twenty-six (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

Provider of Lodging - a hotel, inn, motel, bed and breakfast, or hostel; a Provider of Lodging includes non-commercial time shares, condominiums, or rentals of a private residence; such rental shall require a written contract between the property owner or management company and the Covered Person, executed in advance of the commencement of the rental period; such contract must: a) be facilitated by a licensed rental agent, licensed attorney, or website specifically designed for the purpose of matching those offering short term rental properties with renters; b) specifically outline cancellation provisions; and c) not have a contract period greater than sixty (60) days; this sixty (60) day limitation shall include: a) the initial term of the contract as well as any subsequent extension of the initial contract; and/or b) any new contract entered into by the Covered Person to rent the same property listed on the initial written contract which is incepted within the thirty (30) days immediately following the initial contract's expiration date; direct transactions with owners of property or time shares not facilitated by a licensed rental agent, licensed attorney, or website specifically designed for the purpose of matching those offering short term rental properties with renters are not included regardless of whether a contract is executed

Rewards - 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 JPMorgan Chase Bank, N.A. and/or its affiliates sponsored Rewards program

Scheduled Departure Date - the date on which the Covered Person is originally scheduled to leave on the Trip

Scheduled Return Date - the date on which the Covered Person is originally scheduled to return to the point of origin or to a different final destination

Severe Weather - 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 - an illness or disease which requires the attendance of a Physician

Spouse - the Covered Person's husband or wife who is recognized as such by the laws of the jurisdiction in which the Covered Person resides; Spouse includes Domestic Partners or Covered Persons joined by Civil Unions where applicable by law

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

Terrorist Cell - 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 - 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 - 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 the Covered Person 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 JPMorgan Chase Bank, 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

Trip Cancellation - the cancellation of travel arrangements due to a loss when the Covered Person is prevented from traveling on a Trip on or before the Scheduled Departure Date of the Trip

Trip Interruption - the interruption of the Covered Person's Trip either on the way to the point of departure or after departure of the Trip; Trip Interruption also means any change to the date and time of pre-scheduled un-canceled travel arrangements

We, Us and Our - Federal Insurance Company

You or Your – the Covered Person

Additional Provisions

- 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. JPMorgan Chase Bank, 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
- 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 **three (3) 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 Benefits have been complied with fully.
- 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.
- Please see "General Provisions" section at the end of this document.

FORM #TCTI CONMED (02/19)

General Provisions: Apply to ALL Benefits:

- Signed transactions are covered as long as You use Your eligible card Account and/or Rewards programs associated with Your Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by these benefits. 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, no coverage shall exist for such claim, and Your benefits 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.
- These benefits are 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 benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Chase can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance.
- 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.
- These benefits do 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.