

Guide to Benefits



SAPPHIRE
RESERVE®

Important Information about your Travel & Purchase Protection Benefits

Chase Sapphire Reserve®

Visa Infinite®

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Your Guide to Benefits describes the benefit that is in effect as of 08/15/2021. 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 **seventy-five thousand (\$75,000.00) dollars**. The Auto Rental Collision Damage Waiver acts as primary coverage and 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 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: 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, (other than pick-ups), motorcycles, mopeds, motorbikes, limousines, and 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).

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 one hundred (100) days* after the date of the incident
- Theft or damage for which a claim form has not been received within one hundred twenty (120) 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
- Vehicles that are not rented from a Rental Agency
- Damage to the interior bed of a pick-up truck unless such damage is caused by or the result of a covered loss, such as theft or collision
- Damage to a pick-up truck that is a result of loading or unloading objects into the bed
- Losses caused by or resulting from a Cyber 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 **one hundred (100) 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 twenty (120) 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
 - 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 Agency – a commercial rental company licensed under the laws of the applicable jurisdiction and whose primary business is renting automobiles

Rental Car Agreement – the entire contract an eligible renter receives when renting a Rental Vehicle from a Rental 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 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.

Please see the “Definitions Related to Cyber Incidents” in the General Provisions and Definitions section at the end of this document for additional definitions that apply to this benefit.

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 and Definitions” section at the end of this document.

FORM #ARCDW CONPRIM 75K (04/21)

Baggage Delay Insurance

The Baggage Delay benefit provides reimbursement for the emergency purchase of essential items, such as toiletries, clothing, and chargers for electronic devices (limit one per device), when Your Baggage is delayed while on an eligible Trip. The maximum benefit is **one hundred (\$100.00) dollars** per day up to a maximum of **five (5) days**. The Baggage Delay benefit applies if Your Baggage is delayed or misdirected for more than **six (6) hours** and for each additional twenty-four (24) hour period Your baggage is delayed after the initial six (6) hours for a maximum of five (5) days.

The Cardholder and Immediate Family Members are covered when the Cardholder’s name is embossed on an eligible card issued in the United States, and the Cardholder charges all or a portion of the fare to his or her credit card Account and/or Rewards programs associated with the Account. Immediate Family Member means an individual with any of the following relationships to the Cardholder: 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.

Benefits begin on the Scheduled Departure Date and end on the 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 You nor the Travel Supplier have control, the term of coverage will automatically adjust in accordance with the change.

If the Cardholder charges multiple Common Carrier fares to his or her Account for a Trip, each Covered Person is eligible to receive the benefit.

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

Please Pay Special Attention to These Conditions of the Baggage Delay Benefit:

- Baggage Delay must be reported to the Travel Supplier to be eligible for this benefit.
- Coverage will not be provided if the Cardholder's Account is closed before the Baggage Delay occurs. In no event will the Cardholder's cancellation of his or her Account invalidate or reduce any otherwise valid claim that has already been submitted.

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 Baggage Delay benefit does not apply to:

- Hearing aids
- Artificial teeth, dental bridges or prosthetic devices
- Tickets, documents, money, securities, checks, travelers checks and valuable papers
- Business samples
- Jewelry and watches
- Cameras, video recorders and other electronic equipment
- Recreational equipment
- Any loss caused by or resulting from, directly or indirectly: War, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss; War does not include terrorism

How Do You File a Claim?

Follow these steps to file Your claim:

1. Immediately notify the Common Carrier to begin the Common Carrier's claim process. ***You will need to provide proof that You submitted a report to the Common Carrier, so be sure to keep a copy of the report for Your records.***
2. Call the Benefit Administrator within **twenty (20) days of the date Your baggage was delayed or as soon as reasonably possible.**
3. Answer a few questions, so the Benefit Administrator can send You the right claim forms and let You know what other documentation is needed.
4. 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
- Written confirmation of the Baggage Delay from the Common Carrier or Cruise Line
- Credit card Account statement (showing the last four (4) digits of the Account number) reflecting the charge for the Common Carrier or Cruise Line fare
- Copy of the settlement or denial from the Common Carrier or Cruise Line
- Copies of receipts for the purchase of essential items over **twenty-five (\$25.00) dollars**
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Definitions

Account – the Cardholder's credit card Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates

Baggage – suitcases and the containers specifically designated for carrying personal property and the personal property contained therein

Baggage Delay – a delay or misdirection of Your Baggage by a Common Carrier for more than six (6) hours from the time You arrive at the destination as shown on Your ticket

Cardholder – an individual to whom a credit card Account has been issued by JPMorgan Chase Bank, N.A. and/or its affiliates

Common Carrier – any commercially licensed motorized land, water or air Conveyance, operated by an organization organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract; Common Carrier does not include Cruise Lines

Company – Federal Insurance Company

Conveyance – any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction

Covered Person – the Cardholder and the Cardholder's Immediate Family Members

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

Domestic Partner – a person designated by You who is registered as a Domestic Partner or legal equivalent under the laws of the governing jurisdiction or who is at least eighteen (18) years of age and competent to enter into a contract; is not related to You by blood; has exclusively lived with You for at least 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 You at least two (2) of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution; neither You nor the Domestic Partner can be married to, nor in a civil union with, anyone else

Insured Person – the Cardholder

Recreational Equipment – any equipment that is used to engage in a particular sport, hobby, game, excursion, or other recreational activity;

and for which You have the requisite license or permit to own or operate if a license or permit is required

Rewards – points, miles, cash Rewards, or any other type of redeemable Rewards, as well as any redeposit fees charged by a Rewards administrator, provided that all Rewards have been accumulated by the Cardholder through use of a JPMorgan Chase Bank, N.A. and/or its affiliates sponsored Rewards program

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

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

Spouse – Your husband or wife who is recognized as such by the laws of the jurisdiction in which You reside; Spouse includes Domestic Partners or Covered Persons joined by Civil Unions where applicable by law

Travel Supplier – a Cruise Line, or airline, or railroad or other Common Carrier

Trip – travel booked through a Travel Supplier when some portion of the fare for such transportation has been charged to the Cardholder's Account or has been paid for with redeemable Rewards that were accumulated by the Cardholder from a Rewards program sponsored by JPMorgan Chase Bank N.A. and/or its affiliates; Trip must occur while the insurance is in-force

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, You or Your authorized representative, if applicable. We may also require You or Your authorized representative, if applicable, to provide a signed description of the circumstances surrounding the loss and Your interest in the loss. You or Your authorized representative, if applicable, 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, You or Your authorized representative must fully cooperate with Us in Our handling of the claim, including, but not limited to, the timely submission of all reports that We may require. If We are sued in connection with a claim under this policy, then You or Your authorized representative must fully cooperate with Us in the handling of such suit. JPMorgan Chase Bank, N.A. and/or its affiliates or You must not, except at your 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.
- We will not use any statements, except fraudulent misstatements, made by You to void the insurance or reduce benefits payable under this policy, or to otherwise contest the validity of this policy, unless such statements are contained in a written document signed by You.

If We rely on such statements for this purpose, then We will provide a copy of the written document to You, as appropriate.

- 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 and Definitions” section at the end of this document.

FORM #BAGDELAY CON (02/19)

Emergency Evacuation and Transportation

The Emergency Evacuation and Transportation benefit will cover necessary emergency evacuation and transportation expenses up to **one hundred thousand (\$100,000.00) dollars** when You, Your Spouse, and/or eligible children under age nineteen (19) [under the age of twenty-six (26) if enrolled as a full-time student at an accredited university] are injured or become ill while traveling, resulting in emergency evacuation. You are eligible if Your name is embossed on an eligible card issued in the United States, and You charge any portion of Your Covered Trip to Your credit card Account and/or rewards programs associated with Your Account. This benefit also includes Repatriation of Remains coverage.

Emergency evacuation can be provided if You are on a Covered Trip and have a medical condition that warrants immediate transportation from the place where You are injured or become ill to the nearest Hospital where You can obtain appropriate medical treatment, or if after being treated at a local Hospital Your medical condition warrants transportation to Your Residence to obtain further medical treatment or to recover, or in both of these circumstances.

The evacuation must be pre-approved by the Benefit Administrator in consultation with a legally licensed Physician who certifies that emergency evacuation is warranted due to the severity of the injury or sickness.

What Expenses Are Covered Under the Emergency Evacuation and Transportation Benefit?

Covered expenses include transportation, medical services, and medical supplies that are necessary in connection with Your emergency evacuation. All transportation arrangements must be:

- Recommended by the attending Physician; or
- Required by the standard regulations of the conveyance transporting You; and
- Arranged and approved in advance by the Benefit Administrator in consultation with a legally licensed Physician who certified that emergency evacuation is warranted due to the severity of the injury or illness

Transportation includes any land, water, or air conveyance required to transport You during an emergency evacuation. This transportation includes, but is not limited to, commercial air, air ambulances, land ambulances, and private motor vehicles.

For Emergency Transportation to Bedside:

If You are hospitalized for more than **eight (8) days**, the Benefit Administrator can arrange to bring a relative or friend to Your bedside by paying the cost of any economy-class round trip ticket.

You are also eligible to receive reimbursement for the cost of an economy airfare ticket if Your original ticket(s) cannot be used for Your return flight. In addition, you are eligible to receive reimbursement for the cost of an economy airfare ticket to return an accompanying minor to his/her residence, when applicable. In exchange for this service, any unused return ticket(s) must be turned over to the Benefit Administrator whenever possible or the Benefit Administrator must be reimbursed the amount equivalent to the value of the unused ticket(s).

For Repatriation of Remains:

If you die during the course of the Covered Trip, the Benefit Administrator will pay the reasonable covered expenses incurred up to **one thousand (\$1,000.00) dollars** to return Your body to Your home country of Residence. Covered expenses include, but are not limited to, expenses for embalming, cremation, a coffin, and transportation.

Please Pay Special Attention to These Conditions of the Emergency Evacuation and Transportation Benefit:

- The duration of a Covered Trip cannot be less than **five (5) days** or more than **sixty (60) days**
- The Covered Trip must be in excess of **one hundred (100) miles** from the Eligible Person's Residence. When a cardholder's mailing address is in the State of New York, this one hundred (100) or more mile requirement does not apply pursuant to New York laws.
- 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.

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 Emergency Evacuation and Transportation benefit does not apply to any expense:

- Covered by another party at no cost to You or expenses already included in the cost of the scheduled Trip on which the illness or injury occurs
- Which are non-emergency in nature
- For services, supplies or charges rendered by a member of the Eligible Person's immediate Family
- Not prescribed by or performed by or upon the direction of a Hospital, Physician or Dentist
- Not Medically Necessary as determined by the Company
- Which are experimental/investigative in nature
- For any illness or bodily injury which occurs in the course of employment if benefits or compensation is available, in whole or in part, under the provisions of any legislation of any governmental unit; this exclusion applies regardless of whether the Eligible Person claims the benefits or compensation or recovers losses from a third party
- To the extent benefits are provided by any governmental agency or unit (except Medicare)
- For any illness or injury suffered due to self-inflicted harm, pregnancy or childbirth; mental health care; alcoholism or substance abuse; war; military duty; civil disorder; air travel except as a passenger on a licensed aircraft operated by an airline or air charter company; routine physical examinations; hearing aids; eyeglasses or

contact lenses; and routine dental care, including dentures and false teeth; attempted suicide while sane; hernia, unless it results from a covered accident; elective abortion; participation in a felonious act or attempted threat; skydiving, scuba, skin or deep sea diving; hang gliding; parachuting; and contests of speed

- For which an Eligible Person would have no legal obligation to pay in the absence of this or any similar coverage
- For care received in Afghanistan, Burma, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon, Nicaragua, North Korea, Yemen, Vietnam and any other countries which may be determined by the U.S. Government from time to time to be unsafe for travel
- For travel for the purpose of obtaining medical treatment
- During trips less than five (5) days or exceeding sixty (60) days

How Do You File a Claim?

Follow these steps to file Your claim:

1. Call the Benefit Administrator immediately if you have an accident, illness, or other type of loss.
2. Answer a few questions, so the Benefits Administrator can send You the right claim form, and let You know what other documentation is needed to file a claim.
3. Return the completed and signed claim form and requested documentation to the Benefit Administrator within **one hundred eighty (180) days of the date of occurrence.**

What Documents Will You Need to Provide?

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

For Emergency Evacuation and Transportation:

- Completed and signed claim form
- Credit card statement (showing the last four (4) digits of the Account number) reflecting the charge for the Common Carrier ticket (or the travel itinerary reflecting the last four (4) digits of Your Account number as payment method)
- If more than one method of payment was used, documentation linking a portion of the purchase back to the covered account
- Statement from Your insurance carrier (and/or Your employer or Your employer's insurance carrier) showing any amounts they paid towards the costs claimed
- If You have no other applicable insurance or reimbursement, please provide a statement to that effect
- Copy of medical bills
- Copy of transportation, medical services, and medical supply bills incurred in connection with the emergency evacuation
- Copy of physician's statement describing the need for emergency evacuation
- Copy of the original unused return tickets or statement indicating the value of the original unused return tickets

For Repatriation of Remains:

- Completed and signed claim form
- Credit card statement (showing the last four (4) digits of the Account number) reflecting the charge for the Common Carrier ticket (or the travel itinerary reflecting the last four (4) digits of Your Account number as payment method)

- If more than one method of payment was used, documentation linking a portion of the purchase back to the covered account
- Copy of death certificate
- Receipts for embalming, cremation, coffin, and transportation

Definitions

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

Company – Indemnity Insurance Company of North America

Covered Trip – arrangements that are made by a commercial licensed travel establishment consisting of travel agencies and/or common carrier organizations for which the expense has been charged to an Eligible account and for trips that are not less than five (5) days and/or do not exceed sixty (60) days

Eligible Person – a cardholder, his/her spouse/domestic partner and legally dependent children under age nineteen (19) [under the age of twenty-six (26) if enrolled as a full-time student at an accredited university]

Eligible Person's Residence – the cardholder's principal place of residence as listed in Your card issuer's file or address reflected on Your billing statement; the principal place of residence from the card issuer's records will take precedence over billing statement address in determining the eligibility of coverage

Hospital – a facility that holds a valid license if it is required by the law; operates primarily for the care and treatment of sick or injured persons as inpatients; has a staff of one or more physicians available at all times; provides twenty-four (24) hour nursing service and has at least one registered professional nurse on duty or on call; has organized diagnostic and surgical facilities, either on the premises or in facilities available to the hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution

"Medically Necessary" or "Medical Necessity" – the services or supplies provided by a Hospital, Physician or other provider that are required to identify or treat an Eligible Person's Illness or injury and which, as determined by the Company, are: 1) indicated for the symptom or diagnosis and treatment of the Eligible Person's condition, disease, ailment or injury, 2) appropriate with regard to standards of good medical practice, 3) not solely for the convenience of an Eligible Person, Physician or other provider, 4) the most appropriate supply or level of service which can be safely provided to the Eligible Person; when applied to the care of an inpatient, it further means that the Eligible Person's medical symptoms or condition requires that the services cannot be safely provided to the Eligible Person as an Outpatient

Physician – a licensed practitioner of the healing arts acting within the scope of his/her license; the treating Physician may not be Yourself or an immediate family member

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 Provision and Definitions” section at the end of this document.

FORM #EVAC 100K (02/19)

Emergency Medical and Dental

The Emergency Medical/Dental Coverage provides reimbursement for Emergency Treatment if You become sick or accidentally injured while traveling on a Covered Trip up to **two thousand five hundred (\$2,500.00) dollars** and is subject to a **fifty (\$50.00) dollar** Deductible. If You are hospitalized as a result of a covered accident or sickness during Your Covered Trip, and Your attending Physician determines that You should recover in a hotel immediately after Your release from the Hospital before returning home, You may be eligible for an additional benefit of **seventy-five (\$75.00) dollars per day** for up to a maximum of **five (5) days** towards the cost of a hotel room.

You are eligible if Your name is embossed on an eligible card issued in the United States, and You charge all or a portion of a Covered Trip to Your credit card Account and/or rewards programs associated with Your Account. Eligible Person means You, Your spouse/domestic partner and Your legally dependent children under age nineteen (19) [under the age of twenty-six (26) if enrolled as a full-time student at an accredited university].

What Medical Expenses Are Covered?

Your covered medical expenses for Emergency Treatment include necessary services and supplies recommended by Your attending Physician and received during the course of Your Covered Trip. These include:

- The services of a legally qualified Physician, surgeon, graduate nurse, Dentist, or osteopath
- Charges for Hospital confinement and use of operating rooms
- Charges for anesthetics (including administration), x-ray examinations or treatments, and laboratory tests
- Ambulance services
- Drugs, medicines, and therapeutic services and supplies

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.

Please Pay Special Attention to These Conditions of the Emergency Evacuation and Transportation Benefit:

- Your trip must be arranged by a travel agency
- The Covered Trip must be at least **one hundred (100) miles** from Your Residence. When a cardholder’s mailing address is in the State of New York, this one hundred (100) or more mile requirement does not apply pursuant to New York laws.

What's Not Covered?

Benefits paid will not exceed Reasonable and Customary charges. In addition, the Emergency Medical/Dental Coverage benefit does not apply to any expense resulting from:

- Travel for the purpose of obtaining medical treatment
- Non-emergency services, supplies or charges
- Services, supplies, or charges rendered by a member of the Eligible Person's immediate family
- Care not prescribed by or performed by or upon the direction of a Hospital, Physician or Dentist
- Care not Medically Necessary as determined by the Benefit Administrator
- Care rendered by a provider other than a Hospital, Physician, or Dentist
- Care which is experimental/investigative in nature
- Care for any illness or bodily injury that occurs in the course of employment if You are eligible for benefits or compensation in whole or in part, under the provisions of any legislation of any governmental unit (for example – workers compensation coverage); This applies whether or not You claim or recover any benefits or compensation and whether or not You recover losses from a third party
- Payments to the extent benefits are provided by any governmental agency or unit (except Medicare)
- Care received for which You would have no legal obligation to pay in the absence of this or any similar benefit
- Care received in Afghanistan, Myanmar, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon, Nicaragua, North Korea, Vietnam, Yemen, and any other country which may be determined by the U.S. Government from time to time to be unsafe for travel
- Care for any illness or injury suffered due to:
 - Self-inflicted harm
 - Attempted suicide
 - Mental health issues
 - Alcoholism or substance abuse
 - War; military duty; civil disorder
 - Air travel except as a passenger on a licensed aircraft operated by an airline or air charter company
 - Routine physical examinations
 - Hearing aids; eyeglasses or contact lenses
 - Routine dental care, including dentures and false teeth
 - Hernia, unless it results from a covered accident
 - Elective abortion
 - Participation in or attempt at a felonious act
 - Skydiving, scuba, skin, or deep-sea diving
 - Hang gliding, parachuting, rock climbing and contests of speed

How Do You File a Claim?

Follow these steps to file Your claim:

1. Call the Benefit Administrator within **ninety (90) days** of receiving medical care while on a Covered Trip.

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 eighty (180) days** of the date of the covered event.

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
- Credit card statement (showing the last four (4) digits of the Account number) reflecting the charge for the Common Carrier ticket (unless the travel itinerary reflects the last four (4) digits of Your Account number as payment method)
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, rewards programs or other payment method used
- Statement from Your insurance carrier (and/or Your employer or Your employer's insurance carrier) showing any amounts they paid towards the costs claimed
- Copy of any other valid and collectible insurance or reimbursement available to You, if applicable
 - If You have no other applicable insurance or reimbursement, please provide a statement to that effect
- Receipts for eligible medical/dental expenses
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Definitions

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

Company – Indemnity Insurance Company of North America

Covered Trip – arrangements that are made by a commercial licensed travel establishment consisting of travel agencies and/or common carrier organizations, for which the expense has been charged to Your eligible Account and/or rewards programs associated with Your eligible Account, which is not travel for the purposes of obtaining medical treatment

Deductible – a specified dollar amount that must be incurred by an Eligible Person before the Company will assume any liability for all or part of the remaining covered services; the Deductible applies to all care rendered during any one Covered Trip

Dentist – a licensed Dentist

Eligible Person – a cardholder, his/her spouse/domestic partner and legally dependent children under age nineteen (19) [under the age of twenty-six (26) if enrolled as a full-time student at an accredited university]

Eligible Person's Residence – the Cardholder's principal place of residence as listed in Your card issuer's file or address reflected on Your billing statement; the principal place of residence from the card issuer's records will take precedence over billing statement address in determining the eligibility of coverage

Emergency Treatment – the services or supplies provided by a Dentist, Hospital, Physician or other provider which are

Medically Necessary to treat any injury, sickness or other covered condition where the onset is sudden and unexpected, considered life-threatening, and if left untreated, could deteriorate resulting in serious and irreparable harm

Hospital – a facility that holds a valid license if it is required by the law; operates primarily for the care and treatment of sick or injured persons as inpatients; has a staff of one or more Physicians available at all times; provides twenty-four (24) hour nursing service and has at least one registered professional nurse on duty or on call; has organized diagnostic and surgical facilities, either on the premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution

Medically Necessary – the services or supplies provided by a Hospital, Physician or other provider that are required to identify or treat an Eligible Person's illness or injury and which, as determined by the Company, are: 1) indicated for the symptom or diagnosis and treatment of the Eligible Person's condition, disease, ailment or injury, 2) appropriate with regard to standards of good medical practice, 3) not solely for the convenience of an Eligible Person, Physician or other provider, 4) the most appropriate supply or level of service which can be safely provided to the Eligible Person; when applied to the care of an inpatient, it further means that the Eligible Person's medical symptoms or condition requires that the services cannot be safely provided to the Eligible Person as an Outpatient

Physician – a licensed practitioner of the healing arts acting within the scope of his/her license; the treating Physician may not be Yourself or an immediate family member

Reasonable and Customary Charges – charges commonly used by providers of medical care in the locality in which care is furnished

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 Provision and Definitions" section at the end of this document.

FORM #EMERMEDDENT (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?

The Extended Warranty Protection benefit extends a valid original manufacturer's U.S. repair warranty of three (3) years or less or a store-provided or store-purchased dealer warranty by one (1) additional year. Coverage is limited to 4 years for a three-year warranty. This coverage begins at the end of any cumulative warranties, provided or purchased, and provides 12 months coverage after those warranties have expired. All coverage is secondary and only covers what would have been covered under the original or store provided or store-purchased warranty.

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 (3) years, 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)
- Losses caused by or resulting from a Cyber Incident

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. Please see the "Definitions Related to Cyber Incidents" in the General Provisions and Definitions section at the end of this document for additional definitions that apply to this benefit.

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 and Definitions" section at the end of this document.

FORM #EWP CON 10K/50K/3YR (04/21)

Lost Luggage Reimbursement

The Lost Luggage benefit provides reimbursement for the difference between the actual cash value (replacement cost less depreciation) and any reimbursement provided by the Common Carrier for the costs You incur to repair or replace Your Checked Baggage, Carry-on Baggage, and/or personal property contained within due to loss, damage, or theft occurring during a Trip.

Your Checked and Carry-on Baggage each have a maximum benefit up to **three thousand (\$3,000.00) dollars** per Covered Person per Trip. Both include a sub-limit up to **five hundred (\$500.00) dollars** for jewelry and watches and a sub-limit up to five hundred (\$500.00) dollars for cameras and other electronic equipment per Covered Person per Trip. The benefit amounts for jewelry, watches, cameras, video recorders, and other electronic equipment are part of and not in addition to the maximum benefit amount. Payment of these benefit amounts reduces and does not increase the maximum benefit.

Items You inadvertently leave behind on the Common Carrier are not considered lost or stolen.

The Cardholder and Immediate Family Members are covered when the Cardholder's name is embossed on an eligible card issued in the United States, and the Cardholder charges all or a portion of the fare to his or her credit card Account and/or Rewards programs associated with the Account. Immediate Family Member means an individual with any of the following relationships to the Cardholder: 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.

Benefits begin on the Trip's Scheduled Departure Date and end on the 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 You nor the Travel Supplier have control, the term of coverage shall be automatically adjusted in accordance with this change. In order for benefits to apply, the loss must occur during the policy period.

If the Cardholder charges multiple Common Carrier fares to his or her Account for a Trip, each Covered Person is eligible to receive the benefit.

Please Pay Special Attention to These Conditions of the Lost Luggage Benefit:

- If Your **Checked Baggage** is lost, stolen, or damaged by the Common Carrier or Cruise Line, the loss must be reported to the Common Carrier or Cruise Line within the Common Carrier's or Cruise Line's required timeframe for notification to be eligible for this benefit.
- If Your **Carry-On Baggage** is lost, stolen, or damaged by the Common Carrier or Cruise Line, it must be reported to the Common Carrier or Cruise Line as soon as You exit the Conveyance.
- This benefit does not apply to any loss caused by or resulting from, directly or indirectly: War, undeclared war, civil war, insurrection,

rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. War does not include terrorism.

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 Lost Luggage benefit does not apply to loss or theft of the following:

- Items that have been removed from Carry-On Baggage by You and inadvertently left behind on the Common Carrier or Cruise Line
- Documents or valuable papers
- Money
- Securities
- Tickets
- Checks
- Travelers' checks
- Furs

How Do You File a Claim?

Follow these steps to file Your claim:

1. Immediately notify the Common Carrier or Cruise Line to begin their claims process. ***You will need to provide proof that You submitted a report to the Common Carrier, so please keep a copy of the report for Your records.***
2. Call the Benefit Administrator within **twenty (20) days of the date Your baggage was lost, damaged, or stolen or as soon as reasonably possible.**
3. The Benefit Administrator will ask You a few questions, let You know what other documentation is needed, and send You a claim form within **fifteen (15) days.**
4. Return the completed and signed claim form and requested documentation to the Benefit Administrator within **ninety (90) days.**

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
- Credit card Account statement (showing the last four (4) digits of the Account number) reflecting the charge for the Common Carrier or Cruise Line fare
- Written confirmation that the claim was filed with the Common Carrier or Cruise Line
- Copy of the settlement or denial from the Common Carrier or Cruise Line
- Copies of receipts for the purchase of replacement items over **twenty-five (\$25.00) dollars**

- Copies of original receipts
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Definitions

Account – the Cardholder’s credit card Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates

Cardholder – an individual to whom a credit card Account has been issued by JPMorgan Chase Bank, N.A. and/or its affiliates

Common Carrier – any commercially licensed motorized land, water or air Conveyance, operated by an organization organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract; Common Carrier does not include Cruise Lines

Company – Federal Insurance Company

Conveyance – any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction

Covered Person – the Cardholder and the Cardholder’s Immediate Family Members

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

Domestic Partner – a person designated by You who is registered as a Domestic Partner or legal equivalent under the laws of the governing jurisdiction or who is at least eighteen (18) years of age and competent to enter into a contract; is not related to You by blood; has exclusively lived with You for at least 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 You at least two (2) of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution; neither You nor the Domestic Partner can be married to, nor in a civil union with, anyone else

Insured Person – the Cardholder

Rewards – points, miles, cash rewards, or any other type of redeemable Rewards, as well as any redeposit fees charged by a Rewards administrator, provided that all Rewards have been accumulated by the Cardholder through use of a JPMorgan Chase Bank, N.A. and/or its affiliates sponsored Rewards program

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

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

Spouse – Your husband or wife who is recognized as such by the laws of the jurisdiction in which You reside; Spouse includes Domestic Partners or Covered Persons joined by Civil Unions where applicable by law

Travel Supplier – a Cruise Line, or airline, or railroad or other Common Carrier

Trip – travel booked through a Travel Supplier when some portion of the fare for such transportation has been charged to the Cardholder’s Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates or has been paid for with redeemable Rewards that were accumulated by the Cardholder from a Rewards program sponsored

by JPMorgan Chase Bank, N.A. and/or its affiliates; Trip must occur while the insurance is in-force

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, You or Your authorized representative, if applicable. We may also require You or Your authorized representative, if applicable, to provide a signed description of the circumstances surrounding the loss and Your interest in the loss. You or Your authorized representative, if applicable, 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, You or Your authorized representative must fully cooperate with Us in Our handling of the claim, including, but not limited to, the timely submission of all reports that We may require. If We are sued in connection with a claim under this policy, then You or Your authorized representative must fully cooperate with Us in the handling of such suit. JPMorgan Chase Bank, N.A. and/or its affiliates or You must not, except at Your 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.
- We will not use any statements, except fraudulent misstatements, made by You to void the insurance or reduce benefits payable under this policy, or to otherwise contest the validity of this policy, unless such statements are contained in a written document signed by You. If We rely on such statements for this purpose, then We will provide a copy of the written document to You, as appropriate.
- 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 and Definitions" section at the end of this document.

FORM #LOSTLUG CON (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 **ten thousand (\$10,000.00) dollars** per claim and **fifty thousand (\$50,000.00) dollars** per Year.

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)
- Losses caused by or resulting from a Cyber Incident

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 the purchase was stolen from the delivery location, You are first required to file a claim with the common carrier and/or retailer.
- If You have insurance (homeowner's, renter's, car, employer, or any other), You are required to file a claim with Your insurance company, unless the claim amount is below Your deductible. You are required to submit a copy of any claim settlement along with Your claim form, or a copy of Your insurance declarations page confirming the deductible amount.
- 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, common carrier, retail 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 **ten thousand (\$10,000.00) dollars** per claim and **fifty thousand (\$50,000.00) dollars** per Year. 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.

Please see the “Definitions Related to Cyber Incidents” in the General Provisions and Definitions section at the end of this document for additional definitions that apply to this benefit.

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 and Definitions” section at the end of this document.

FORM #PURPRO CON 10k (04/21)

Return Protection

Return Protection provides reimbursement for the purchase price up to **five hundred (\$500.00) dollars** per item of personal property and an annual maximum of **one thousand (\$1,000.00) dollars** per Account, if You are disappointed with an item within ninety (90) days from the date of purchase and the retailer will not allow you to return the purchase for a refund, exchange, or credit.

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

This benefit is supplemental to and in excess of any valid and collectible avenue of recovery available to You. The Benefit Administrator will reimburse the excess amount, once all other coverage has been exhausted, up to the coverage amount.

What’s Not Covered?

The Return Protection benefit does not cover the following purchases:

- Animals and living plants
- 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

- Cash, bullion, traveler's checks, tickets, credit or debit cards, and any other negotiable instruments
- Computer software
- Damaged or non-working items
- Formal attire, including but not limited to, cocktail dresses, tuxedos, gowns, and formal accessories
- Items purchased for resale or for professional or commercial use
- Items purchased outside the United States
- Items that have been altered
- Jewelry, art objects, rare or precious coins or stamps, antiques, and collectible items
- Medical equipment
- Perishables, consumables, and limited-life items, including but not limited to, rechargeable batteries
- Real estate and items which are intended to become part of real estate, including but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Seasonal items, including but not limited to, holiday decorations

How Do You File a Claim?

Follow these steps to file Your claim:

1. Contact the Benefit Administrator within **ninety (90) days of the date of Your purchase** if You are not satisfied with the eligible item and the retailer will not accept the return.
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 **thirty (30) days of your first notice of loss**.
4. A customer service representative will contact you after receiving Your claim paperwork. If additional documents are requested, **You will have sixty (60) days to provide them**.
5. Once the claim paperwork is complete, You will receive instructions for shipping the item with its original packaging and any applicable manuals and warranties to Card Benefit Services. The cost of shipping is your expense. **The item must be in like-new or good working condition in order to be approved for reimbursement.**

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:

- Signed and completed claim form
- Your original itemized sales receipt for Your purchase or original packing slip for mail order purchases
- Credit card Account statement (showing the last four (4) digits of the Account number) demonstrating that the purchase was made on Your Account

If You file a claim within the first thirty (30) days of purchase, You may be asked to submit proof of the store's return policy.

How Will You Be Reimbursed?

Once Your claim is approved and the item has been received, the Benefit Administrator will issue a reimbursement for the purchase price of the item up to the maximum benefit amount per eligible item or **one thousand (\$1,000.00) dollars** annual maximum per Account, less any applicable shipping and handling fees. Any purchases made using rewards points associated with the Account are eligible for 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 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 and Definitions” section at the end of this document.

FORM #RETPRO CON (02/19)

Roadside Assistance

The Roadside Assistance program provides you with security and convenience when You need help, whether you need a tow or roadside service. Dependable roadside assistance is available 24 hours a day, 7 days a week in the United States and Canada. Just call Cross Country Motor Club at 1-866-860-7978.

Who is Covered?

You, the Cardholder, are covered when you drive any vehicle you own or lease, and when you drive a vehicle that is furnished to you by the owner, while traveling away from home.

What Types of Vehicles Are Covered?

All self-propelled, four (4) wheel vehicles designed, licensed, and used for private on-road transportation, with trucks limited to a carrying capacity of up to two thousand (2,000) pounds, are covered subject to the guidelines section. Commercial vehicles are not eligible for coverage.

What is Covered?

Road service events are covered up to a maximum of **fifty (\$50.00) dollars** for each service event, up to four (4) events each year. Assistance will be provided for one (1) service event arising from

the same cause during any consecutive seven (7) day period.

Coverage includes:

- **Towing** – will arrange to transport the vehicle to the nearest repair facility or location of motorist's choice
- **Tire changing** – must have good, inflated spare
- **Jump start**
- **Lockout service** – does not include key replacement
- **Fuel delivery** – If You run out of gas, an emergency supply will be delivered to You with the cost for up to two (2) gallons of fuel covered.
- **Standard winching**

How Does It Work?

Call 1-866-860-7978 for Roadside Assistance

- When calling for service, please be prepared to provide the following information:
 - Your name
 - Your location and details of the problem. While you remain on the phone, assistance will be arranged with a reliable tow operator or locksmith.
 - Vehicle Identification Number (VIN)
- Emergency road service is not available in areas not regularly traveled, in "off-road" areas not accessible by ordinary towing vehicles
- If you have a rental vehicle, be sure to call the car rental agency before you call Cross Country Motor Club, as many rental agencies have special procedures regarding emergency road service.

"Sign and Drive" Service

In most instances, services require no cash outlay (up to the covered limit), but You must sign the provider's service acknowledgement at the time of service. Excess charges (if any) can be applied to Your Chase card or other payment choice.

Additional Terms:

All services are provided by and/or through, Cross Country Motor Club, Inc., Medford, MA 02155, except in Alaska, California, Hawaii, Oregon, Wisconsin and Wyoming where services are provided by and/or through Cross Country Motor Club of California, Inc., Thousand Oaks, CA 91360.

Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Chase shall not have any responsibility or liability in connection with the rendering of the service.

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 Chase cannot provide any assurances as to the ability of the Service Provider to meet such estimates.

Please see "General Provisions and Definitions" section at the end of this document.

For full terms that apply to the program, and the state provisions, please visit: www.crosscountrymotorclub.com/assist24

FORM #RDASSIST (05/21)

Travel Accident Insurance

The Cardholder and Immediate Family Members are covered when the Cardholder's name is embossed on an eligible Card issued in the United States, and the Cardholder charges all or a portion of a Scheduled Airline fare to his or her Credit Card Account and/or Rewards programs associated with the Account. Immediate Family Member means an individual with any of the following relationships to the Cardholder: 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.

What Are the Benefit Amounts?

Coverage	Loss of Life Benefit Amount per Insured Person
Common Carrier Travel Accident Insurance	\$1,000,000.00
24 Hour Travel Accident Insurance	\$100,000.00

The policies will pay the following percentages of the Loss of Life benefit amount for specific Losses:

Loss	Percentage of Loss of Life Benefit Amount
Loss of Speech and Loss of Hearing; Loss of Speech or Hearing and Loss of one Hand, Foot or Sight of One Eye; Loss of Both Hands; Loss of Both Feet; Loss of Sight of Both Eyes; Loss of a combination of any two of a Loss of Hand, Loss of Foot or Loss of Sight of One Eye	100%
Loss of One Hand; Loss of One Foot; Loss of Sight of One Eye; Loss of Speech; Loss of Hearing	50%
Loss of Thumb and Index Finger of the same hand	25%

In the event a Loss is eligible for payment under both the Common Carrier Travel Accident benefit and the Twenty-Four (24) Hour Travel Accident benefit, if You suffer multiple covered Losses as the result of one (1) Accident, the Company will only pay the single largest Benefit Amount applicable to all covered Losses.

If more than one Insured Person covered under the same Account suffers a Loss in the same Accident, the Company will not pay more than two (2) times the applicable Benefit Amount (the aggregate limit of insurance). If an Accident results in Benefit Amounts becoming payable, which when totaled, exceed two (2) times the applicable Benefit Amount, the aggregate limit of insurance will be divided proportionally, based on applicable benefit amounts owed to all covered persons.

If, subject to all the terms and conditions of this policy You are eligible for insurance under multiple Accounts, then You will only be insured once, under the Account which provides You the largest Benefit Amount for the loss that has occurred.

All benefits, except for Loss of Life, are paid to You. Loss of Life benefits are paid to the beneficiary at the time of death. If You have not chosen a beneficiary or if there is no beneficiary alive when You die, then the Company will pay the benefit to Your survivors in the following order: 1) Your Spouse or Domestic Partner; 2) Your child(ren); 3) Your parents; 4) Your brothers and sisters; and 5) Your estate. You have the right to name a beneficiary. Beneficiary designations must be submitted in writing to the Benefit Administrator. If any beneficiary has not reached the legal age of majority, then the Company will pay such beneficiary's legal guardian.

What Losses Are Covered Under the Common Carrier Travel Accident Benefit?

Common Carrier Travel Accident Insurance provides coverage for a broad range of Losses – including Accidental Loss of Life, Limb, Sight, Speech or Hearing – that occur while riding as a passenger in, entering, or exiting any Common Carrier. Coverage also extends to cover You while 1) You are riding as a passenger, entering, or exiting any Conveyance licensed to carry the public for hire or 2) any Courtesy Transportation provided without a specific charge and while traveling to and from the airport, terminal, or station: a) immediately preceding the departure of the scheduled Common Carrier on which You have purchased passage; or b) immediately following the arrival of the scheduled Common Carrier on which You were a passenger; or 3) while at the airport, station, or terminal at the beginning or end of a Common Carrier Covered Trip.

A Common Carrier is any motorized land, water, or air Conveyance operated by an organization, structured and licensed for the transportation of passengers for hire and operated by an employee of such organization or an individual under contract.

If the purchase of the Common Carrier passenger fare is not made prior to Your arrival at the airport, terminal, or station, coverage will begin at the time a portion of the cost of the Common Carrier passenger fare is charged to the Cardholder's Account.

What Losses Are Covered Under the Twenty-Four (24) Hour Travel Accident Benefit?

Twenty-Four (24) Hour Travel Accident Insurance provides coverage for a wide range of Losses that can happen when an Accident occurs while traveling – including Accidental Loss of Life, Limb, Sight, Speech or Hearing – on a twenty-four (24) hour basis. Coverage activates when travel begins on the departure date printed on Your Scheduled Airline ticket and ends on the return date printed on Your Scheduled Airline ticket for trips up to thirty (30) days. For covered trips more than thirty (30) days in length, coverage will end at 12:01 a.m. on the thirty-first (31st) day of the trip. Coverage will be reactivated only for Your return trip while You are 1) on a Scheduled Airline; 2) riding as a passenger in, entering, or exiting any Conveyance licensed to carry the public for hire or any Courtesy Transportation provided without a specific charge and while traveling to and from the airport: a) immediately preceding the departure of the scheduled Common Carrier on which You have purchased passage; or b) immediately following the arrival of the scheduled Common Carrier on which You were a passenger; or 3) while at the airport immediately preceding or following departure.

For Both Common Carrier Travel Accident Insurance and Twenty-Four (24) Hour Travel Accident Benefits:

- If, due to an Accident, You have not been found within one (1) year of the disappearance, stranding, sinking, or wrecking of any Conveyance in which You were an occupant at the time of the Accident, then it will be assumed that You have suffered a Loss of Life while insured under the policy.
- If, due to an Accident, You are unavoidably exposed to the elements and as a result of this exposure suffer a Loss, this will be covered under the policy.

In order to be covered under either policy, the Loss must occur within one (1) year after the Accident.

What's Not Covered?

The Travel Accident Insurance does not apply to any Accident, Accidental Bodily Injury, or Loss caused by or resulting from, directly or indirectly:

- You entering, or exiting any aircraft while acting or training as a pilot or crew member; this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency
- Your emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions, or medical or surgical treatment or diagnosis thereof; this exclusion does not apply to Your bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria
- Your commission or attempted commission of any illegal act including but not limited to any felony
- Any occurrence while You are incarcerated
- You participating in parachute jumping from an aircraft
- You being engaged in or participating in a motorized vehicular race or speed contest
- Commutation
- You participating in any professional sporting activity for which You received a salary or prize money
- You traveling or flying on any aircraft engaged in flight on a rocket-propelled or rocket-launched aircraft
- Your suicide, attempted suicide or intentionally self-inflicted injury
- A declared or undeclared War

How Do You File a Claim?

Follow these steps to file Your claim:

1. Call the Benefit Administrator within **twenty (20) days of the date of Your Accident or Loss or as soon as reasonably possible.** Notice must include enough information to identify You. Failure to give Claim Notice within twenty (20) days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.
2. When We receive notice of a claim We will, within **fifteen (15) days,** send You or Your designee forms for giving Proof of Loss to Us. If You or Your designee does not receive the forms, then You or Your designee should send Us a written description of the Loss. This written description should include information detailing the occurrence and extent of the Loss for which the claim is made.

3. Return the completed and signed claim form and requested documentation to the Benefit Administrator within **ninety (90) days of Your date of Loss**.

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
- Police report confirming the claimed Accident
- Credit Card Account statement (showing the last four (4) digits of the Account number) reflecting the charge for the Common Carrier or Scheduled Airline fare
- Copy of the death certificate

Definitions

Accident or Accidental – a sudden, unforeseen, and unexpected event which a) happens by chance; b) arises from a source external to You; 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 You are 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 – the Cardholder's Credit Card Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates

Cardholder – an individual to whom a Credit Card Account has been issued by JPMorgan Chase Bank, N.A. and/or its affiliates

Common Carrier Covered Trip – travel on a Common Carrier when You pay any portion of the fare for such transportation with the Cardholder's Account and/or Rewards programs associated with the Cardholder's Account

Commutation – travel between Your residence and regular place of employment

Company – Federal Insurance Company

Conveyance – any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction

Courtesy Transportation – transportation provided without a specific charge by a rental car agency, airport or hotel which transports You from the airport or station to the rental car agency or hotel or from the rental car agency or hotel to the airport or station

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

Domestic Partner – a person designated by You who is registered as a Domestic Partner or legal equivalent under the laws of the governing jurisdiction or who is at least eighteen (18) years of age and competent to enter into a contract; is not related to You by blood; has exclusively lived with You for at least 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 You at least two (2) of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution; neither You nor Your Domestic Partner can be married to, nor in a civil union with, anyone else

Insured Person – the Primary Insured Person, and Immediate Family Members traveling with You on a Covered Trip

Loss – Accidental Loss of Foot; Loss of Hand; Loss of Hearing; Loss of Life; Loss of Sight; Loss of Sight of One Eye; Loss of Speech; Loss of Thumb and Index Finger; Loss must occur within one (1) year after the Accident

Loss of Foot – the complete severance of a foot through or above the ankle joint; We will consider such severance a Loss of Foot even if the foot is later reattached; if the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation

Loss of Hand – complete severance, as determined by a Physician, of at least four (4) fingers at or above the metacarpal phalangeal joint on the same hand or at least three (3) fingers and the thumb on the same hand; We will consider such severance a Loss of Hand even if the hand, fingers or thumb are later reattached; if the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation

Loss of Hearing – permanent, irrecoverable and total deafness, as determined by a Physician, with an auditory threshold of more than 90 decibels in each ear; the deafness cannot be corrected by any aid or device, as determined by a Physician

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

Loss of Sight – permanent Loss of vision; remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a Physician

Loss of Sight of One Eye – permanent Loss of vision of one eye; remaining vision in that eye must be no better than 20/200 using a corrective aid or device, as determined by a Physician

Loss of Speech – the permanent, irrecoverable and total Loss of the capability of speech without the aid of mechanical devices, as determined by a Physician

Loss of Thumb and Index Finger – complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a Physician; We will consider such severance a Loss of Thumb and Index Finger even if a thumb, an index finger or both are later reattached; if the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation

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, an Immediate Family Member, Your employer or business partner, or JPMorgan Chase Bank, N.A. and/or its affiliates

Primary Insured Person – the Cardholder

Rewards – points, miles, cash Rewards, or any other type of redeemable Rewards, provided that all Rewards have been accumulated by the Cardholder through use of a

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

Scheduled Air Covered Trip – travel on a Scheduled Airline when any portion of the fare for such transportation has been charged to the Cardholder's Account; Scheduled Air Covered Trip also means travel on a Scheduled Airline when free flights have been awarded from frequent flier or points programs provided that all of the miles or Rewards were accumulated from a Rewards program sponsored by JPMorgan Chase Bank, N.A. and/or its affiliates; the trip must: 1) occur while the insurance is in-force, 2) be to a destination that is more than one (1) mile from Your primary residence, and 3) not exceed thirty-one (31) days in duration

Scheduled Airline – an airline which is either: 1) registered and certified by the Government of the United States of America to carry passengers on a regularly scheduled basis; or 2) registered and certified by any other governmental authority with competent jurisdiction to carry passengers on a regularly scheduled basis

Spouse – Your husband or wife who is recognized as such by the laws of the jurisdiction in which You reside

War – hostilities following a formal declaration of war by a governmental authority; in the absence of a formal declaration of war by a governmental authority, armed, open and continuous hostilities between two (2) countries or armed, open and continuous hostilities between two (2) factions, each in control of territory or claiming jurisdiction over the geographic area of hostility

We, Us and Our – Federal Insurance Company

You or Your – the Insured Person

Additional Provisions

- We have a right to examine under oath, as often as We may reasonably require, You or Your authorized representative, if applicable. We may also require You or Your authorized representative to provide a signed description of the circumstances surrounding the loss and Your interest in the loss. You or Your authorized representative 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, You or Your authorized representative, 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 You or Your authorized representative must fully cooperate with Us in the handling of such suit. JPMorgan Chase Bank, N.A. and/or its affiliates, You or your authorized representative must not, except at Your own expense, voluntarily make any payment or assume any obligation in connection with any suit without Our prior written consent.
- While a claim is pending, We have the right, at Our expense, to: 1) have the person who has a Loss examined by a Physician when and as often as We feel is necessary; and 2) make an autopsy in case of death where it is not forbidden by law.
- 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 and Definitions” section at the end of this document.

Form #TAI CON (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

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/Interruption Insurance

The Trip Cancellation and Trip Interruption benefit provides reimbursement for Eligible Travel Expenses charged to the Cardholder's Account up to **ten thousand (\$10,000.00) dollars** per Covered Person and up to **twenty thousand (\$20,000.00) dollars** per Trip, if a loss results in cancellation or interruption of the travel arrangements.

The Cardholder and Immediate Family Members are covered when the Cardholder's name is embossed on an eligible Card issued in the United States, and the Cardholder charges all or a portion of a Trip to his or her Credit Card Account and/or Rewards programs associated with the Account. Immediate Family Member means an individual with any of the following relationships to the Cardholder: 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 or 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 Travel Supplier (Travel Agency, Tour Operator, Provider of Lodging, rental car agency, Rented Recreational Vehicle Provider, commercial recreational excursion provider, Cruise Line, airline, railroad, and other Common Carriers). Eligible Travel Expenses also means redeposit fees imposed by a Rewards program administrator. Eligible Travel Expenses does not include Event Tickets or prepaid fees to theme parks, museums, golf courses, or other points of interest (unless such expenses are included as part of a travel package).

For Trip Interruption only:

Eligible Travel Expenses include Change Fees and costs to return a rental vehicle to the closest rental agency or Your personal vehicle to Your closest leased or owned residence. The benefit also reimburses ground transportation expenses up to **two hundred fifty (\$250.00) dollars** to directly transport You for

necessary medical treatment, to the airport, terminal or station of departure, and/or between the arrival airport, terminal or station and Your residence. This does not include transportation in vehicles operated by a medical facility or specifically designed to transport sick or injured individuals.

If You are forced to temporarily postpone a Trip due to a 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 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 You or Your Traveling Companion which prevents You or Your Traveling Companion from traveling on the Trip
- Accidental Bodily Injury, Loss of Life, or Sickness experienced by an Immediate Family Member of You or Your Traveling Companion when the Accidental Bodily Injury or Sickness is considered life threatening, requires hospitalization, or such Immediate Family Member requires care by You or Your 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 Your 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 Your 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 You are scheduled to travel; or (b) safely remain at a booked Provider of Lodging, or a Host at Destination location listed on Your travel itinerary; or B) causes the cessation of operation of a Common Carrier for which You are scheduled to travel provided that such cessation of operation causes You 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 You are scheduled to take; or C) causes a Provider of Lodging with which You booked accommodations to cease normal operations
- Named Storm Warning
- Change in military orders for You or Your Spouse
- A call to jury duty or receiving a subpoena from the courts, neither of which can be postponed or waived
- You or Your Traveling Companion's place of permanent residence being made uninhabitable, being burglarized, or damaged by fire or flood
- You or Your Traveling Companion's lodging accommodations at the destination of the Trip being made uninhabitable

- The death or hospitalization of You or Your Traveling Companion's Host at Destination
- Quarantine of You or Your Traveling Companion imposed by a Physician or by a competent governmental authority having jurisdiction, due to health reasons
- An organized strike affecting public transportation which causes You or Your 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 You are scheduled to take

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

- Terrorist Incident within twenty-five (25) miles of You or Your Traveling Companion's place of permanent residence within thirty (30) days of Your 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 You or Your 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 Your 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 Your or Your 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 You suffer a loss causing Trip Cancellation or Trip Interruption, You must immediately notify the appropriate Travel Supplier of such cancellation. If such notification by You 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 You notified the Travel Supplier, no benefit shall be payable. If a loss prevents You 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 Your 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.
- We will not reimburse additional transportation expenses incurred by You 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 any business or contractual obligations of You or Your Traveling Companion and his or her Immediate Family Members
- A Pre-existing Condition or any other event that occurs or commences prior to the initial deposit date 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 that are 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 that is booked for the purpose of obtaining medical treatment
- Disinclination to travel due to civil unrest
- Failure of You or Your Traveling Companion to obtain necessary visas, passports, or other documents required for travel, including documents required by a common carrier or country such as a vaccine passport
- Your commission or attempted commission of any illegal act, including any felony
- Your suicide, attempted suicide, or intentionally self-inflicted injury
- You 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)

- Your disinclination to travel, a country closing its borders, or a Travel Supplier cancelling or changing travel arrangements 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 (Please contact Chase Disputes or the number on the back of your Chase credit card if your trip has been canceled due to financial insolvency)
- War, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts; War does not include terrorism

For Trip Cancellation only:

- 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 the cancellation is the result of Severe Weather or an organized strike affecting public transportation, or unless specifically covered herein
- Any Terrorist Incident or Travel Warning that occurred within twenty-five (25) miles of Your or Your Traveling Companion's place of permanent residence within thirty (30) days prior to the initial deposit date or booking date of the Trip
- A Terrorist Incident within twenty-five (25) miles of an airport, booked lodging, and/or Host at Destination location listed on Your itinerary within thirty (30) days of Your initial deposit date or booking date of the Trip

What is the Maximum Benefit Amount?

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

Benefit	Maximum Benefit Amount per Trip	Maximum Benefit Amount per Twelve (12) Month Period
Trip Cancellation	\$20,000.00	\$40,000.00
Trip Interruption	\$20,000.00	\$40,000.00

If the Cardholder charges multiple travel expenses for a Trip, each Covered Person is eligible for benefits, subject to these maximums. If a 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.eclaimslines.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
- Proof of expenses incurred due to a Trip Interruption
- 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 You; 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 Cardholder 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 – the Cardholder’s 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 Account 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; Common Carrier does not include Cruise Lines, however Cruise Lines are an eligible expense for reimbursement

Company – Federal Insurance Company

Covered Person – the Cardholder and the Cardholder's Immediate Family Members

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

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

Eligible Travel Expenses – Non-Refundable prepaid travel expenses charged by a Travel Supplier (Travel Agency, Tour Operator, Provider of Lodging, rental car agency, Rented Recreational Vehicle Provider, commercial recreational excursion provider, Cruise Line, airline, railroad, and other Common Carriers); Eligible Travel Expenses also means redeposit fees imposed by a Rewards program administrator; Eligible Travel Expenses does not include Event Tickets or prepaid fees to theme parks, museums, golf courses, or other points of interest (unless such expenses are included as part of a travel package); For the Trip Interruption benefit only: Eligible Travel Expenses also include Change Fees and costs to return a rental vehicle to the closest rental agency or Your personal vehicle to Your closest leased or owned residence

Event Ticket – written evidence permitting admission to an event that is scheduled to take place while You are insured under this policy and at a destination other than Your primary residence; the name of the event, the date on which the event is to take place, and the event venue must be clearly indicated on the ticket

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 You are sharing pre-arranged overnight accommodations at the host's usual principal place of residence

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 Your 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 You are scheduled to depart from or arrive to, or Your 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 statement from a meteorological society with jurisdiction to issue such watch saying there is the potential for Severe Weather to occur during dates of Your scheduled travel for an area within fifty (50) miles of the airport, terminal, or station You are scheduled to depart from or arrive to, or Your 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 the Cardholder or the Cardholder's Spouse or Domestic Partner through use of a covered Account for a Covered Trip:

- 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 or Your Traveling Companion, Your Immediate Family Member or the Immediate Family Member of 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 You and the property owner or management company, 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 You 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

Quarantine – You or Your Traveling Companion is forced into medical isolation by a recognized government authority, their authorized deputies, or medical examiners due to You or Your Traveling Companion either having, or being suspected of having, a contagious disease, infection, or contamination

Rented Recreational Vehicle Provider – a commercial rental Company licensed under the laws of the applicable jurisdiction and whose primary business is renting watercraft, bareboat chartered boats, all-terrain vehicles, motorcycles, dirt bikes, jet skis, snow mobiles or any other motorized vehicle used for recreational purposes, unless stated otherwise or an exclusion applies

Rewards – points, miles, cash Rewards, or any other type of redeemable Rewards, as well as any redeposit fees charged by a Rewards administrator, provided that all Rewards have been accumulated by the Cardholder through use of JPMorgan Chase Bank, N.A. and/or its affiliates sponsored Rewards program

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

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

Severe Weather – 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 Your 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 – Your husband or wife who is recognized as such by the laws of the jurisdiction in which You reside; 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 Your 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 – the use or intended use of any bomb, nuclear, biological, or chemical agent dangerous to human life; or any violent act of a single individual resulting in mass casualties; or 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

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

Travel Agency – an entity with which travel arrangements were made and purchased by the Cardholder

Travel Supplier – a Travel Agency, or Tour Operator, or Provider of Lodging, or rental car agency, or Rented Recreational Vehicle Provider, or commercial recreational excursion provider, or Cruise Line, or occupancy provider, Cruise Line, airline, railroad, or other Common Carriers

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

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

Trip – any travel booked through a Travel Supplier for which:

- any portion of the cost has been charged to the Cardholder'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 that were accumulated by the Cardholder from a Rewards program sponsored by JPMorgan Chase Bank N.A. and/or its affiliates
- 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 You are prevented from traveling on a Trip on or before the Scheduled Departure Date of the Trip

Trip Interruption – the interruption of Your 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

War – hostilities following a formal declaration of war by a governmental authority; in the absence of a formal declaration of war by a governmental authority, armed, open and continuous hostilities between two (2) countries or armed, open and continuous hostilities between two (2) factions, each in control of territory or claiming jurisdiction over the geographic area of hostility

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, You or Your authorized representative, if applicable. We may also require You or Your authorized representative to provide a signed description of the circumstances surrounding the loss and Your interest in the loss. You or Your authorized representative 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, You or Your authorized representative, 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. If We are sued in connection with a claim under this policy, then You or Your authorized representative must fully cooperate with Us in the handling of such suit. JPMorgan Chase Bank, N.A. and/or its affiliates, You or Your authorized representative must not, except at Your 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 Provision and Definitions” section at the end of this document.

FORM #TCTI CON10k (05/21)

Trip Delay Reimbursement

The Trip Delay Reimbursement benefit provides reimbursement for reasonable expenses incurred during the delay up to **five hundred (\$500.00) dollars** for each ticket purchased when You are delayed due to a Covered Hazard for more than six (6) hours or require an overnight stay.

You and Your 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 Common Carrier fare to Your credit card Account and/or rewards programs associated with Your Account. Family Member means Your spouse/domestic partner and Your legally dependent children under the age of twenty-six (26). This benefit is limited to one claim per Eligible Person per Covered Trip.

What Expenses Are Covered?

The Trip Delay Reimbursement benefit will reimburse Your reasonable additional expenses incurred during a Covered Trip delay, including meals, lodging, toiletries and medication.

This benefit applies to reasonable expenses incurred during Your delay not otherwise covered by Your Common Carrier, another party, or Your primary personal insurance policy. You will be refunded the excess amount (up to the maximum) once all other reimbursement has been exhausted up to the limit of liability.

What's Not Covered?

The Trip Delay Reimbursement benefit does not apply to:

- Any delay due to a Covered Hazard which was made public or made known to You prior to Your departure
- Any pre-paid expenses related to Your Covered Trip, such as tour or activity fees associated with Your Covered Trip

How Do You File a Claim?

Follow these steps to file Your claim:

1. Call the Benefit Administrator within **sixty (60) days of the Covered Trip delay**.
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 (100) days**.

Failure to contact the Benefit Administrator or return the completed claim form and requested documentation within the above time periods may result in denial of Your claim.

Filing online is faster: visit www.eclaimslines.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
- Original and updated travel itinerary and/or the Common Carrier ticket
- Credit card Account statement (showing the last four (4) digits of the Account number) reflecting the charge for the Common Carrier ticket (unless the travel itinerary reflects the last four (4) digits of Your Account number as payment method)
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, rewards programs, or other payment method used.
- Statement from the Common Carrier explaining the reason for the delay
- Copies of itemized receipts for Your claimed expenses as follows: receipts are required for food expenses; otherwise, itemized receipts are required only for expenses of **fifty (\$50.00) dollars** or more per Eligible Traveler
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Definitions

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

Common Carrier – any land, water, or air conveyance operating for hire under a valid license for the transportation of passengers and for which a ticket must be purchased prior to commencing travel; Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines or rental vehicles

Covered Hazards – equipment failure, inclement weather, strike and hijacking/skyjacking

Covered Trip – a period of travel that does not exceed three hundred sixty-five (365) days away from the Eligible Traveler's residence to a destination other than the Eligible Traveler's city of residence for which the Eligible Traveler's cost of transportation for the Common Carrier has been charged to the Account and/or rewards programs associated with the covered Account

Eligible Traveler – a cardholder or Family Member who pays for their Covered Trip by using the cardholder’s eligible Account and/or rewards programs associated with the cardholder’s covered Account

Family Member – Your spouse/domestic partner or legally dependent children under the age of twenty-six (26)

You or Your – the Eligible Traveler

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”).
- 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 and Definitions” section at the end of this document.

FORM #TRIPDELAY CON (02/19)

General Provisions and Definitions

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.

Definitions Related to Cyber Incidents:

The following language applies to Auto Rental Collision Damage Waiver, Extended Warranty Protection and Purchase Protection:

“Cyber Incident” means any of the following acts:

- (a) unauthorized access to or use of Your Digital Data or a Rental Vehicle, or a Covered Purchase;
- (b) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or a Rental Vehicle, or a Covered Purchase;
- (c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or a Rental Vehicle, or a Covered Purchase;
- (d) restriction or inhibition of access to or directed against Your Digital Data or a Rental Vehicle, or a Covered Purchase;
- (e) computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Rental Vehicle, or a Covered Purchase during the manufacturing process, upgrade process, or normal maintenance.

“Digital Data” means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Rental Vehicle, or Covered Purchase to store information, process information, and transmit information over the Internet.

“Computer Programs” means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

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