Mail the following documentation to the Benefit Administrator:

- The completed and signed Visa Auto Rental CDW Claim Form.
- Your copy of the repair estimate or itemized repair bill.
- A copy of the entire auto rental agreement(s).
- The completed and signed Visa Auto Rental CDW Claim Form.

However, once the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the cost of payment made to you.

You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

Not applicable to residents of certain states.

Program Provisions for Auto Rental CDW Program: Additional Provisions for Auto Rental CDW: You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from damage or theft. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be in good faith to the benefit of the cardholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of damage or theft. No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of these (6) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefits. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institution. Visa and/or your financial institution can cancel or non-renew the benefit, and we will, as noted on your most recent Visa card statement. Notice of the cancellation or non-renewal will be sent within thirty (30) days in advance. This is a description of the benefit provided to you as a Visa cardholder. It is issued by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 0-410-581-9994.

FORM VCDGW01 (04/10)

If you experience difficulty in obtaining all the required documents within ninety (90) days of the date of theft or damage, just submit the claim form and any documentation you already have available. NOTE: All remaining documents must be postmarked within sixty (60) days of the date of theft or damage.

Whenever you need emergency service or answers, call the Program Administrator 24 hours a day.

For calls outside the United States, call collect at 1-410-581-9994.

1-800-VISA-911

This coverage and description supersedes any coverage and description you may have received earlier. Please read and retain for your records.

Visa Platinum Benefits Package

For questions and assistance please call the 24 hour Cardholder Services number at 1-800-789-7728 or 1-800-VISA-911. For questions about your balance, please call the customer service number on your Visa Platinum statement.

Warranty Manager Service Effective 4-1-10

How do I file a claim?

Call the Benefit Administrator at 1-800-551-8472 (or collect at 0-410-581-9994) immediately upon learning of a product failure. Please note: If you do not give such notice within sixty (60) days after the product failure, your claim may be denied. The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form. This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days of the product failure. Unless otherwise noted, the date of loss shall be the date you first notified the Benefit Administrator.

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

For faster filing, submit your claim online. It’s easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about the Visa Warranty Manager Service, go to the Visa Warranty Manager Service Claim Center at www.visa.com/eclaims.

What documents do I need to submit with my claim?

- Your completed and signed claim form.
- Your Visa card receipt.
- The itemized store receipt.
- A copy of the original manufacturer’s written U.S. warranty and any other applicable warranty.
- A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim. This includes bills and, if necessary, a copy of the maintenance record and receipts.
- The original repair order.

How will I be reimbursed?

Once your claim has been verified, the item will be repaired or replaced at the Benefit Administrator’s discretion, but for no more than the original purchase price of the covered item. Leasing, shipping and handling fees, up to a maximum of $10,000, as recorded on your Visa card receipt, and $50,000 maximum per cardholder.

Extended Warranty Protection will pay the facility directly for repairs, if possible, or 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 the benefit. Under normal circumstances, reimbursement will take place within fifteen (15) business days of receipt and approval of all required documents.

(Continued on next page)
Travel & Emergency Assistance Effective 4-1-10

What is Travel & Emergency Assistance?

Help when you don't know where to turn. You can count on a wide range of Visa emergency services available whenever and wherever you need them, 24 hours a day, 365 days a year. We will make every reasonable effort to respond when you have an emergency—no matter where you are—and Visa and the services listed here. Please understand, that due to occasional problems such as distance, location, or time, neither Visa nor its service providers can guarantee that all your requests will be handled. Visa's service representatives will be accurate and complete. Any and all relevant provisions shall be in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder. Once you report an occurrence, a claim file will be opened and shall remain open for (6) months from the date of claim. We will pay a claim on a claim that is not completely substantiated in the manner required by the Beneficiary Administrator within (6) months of the date of the occurrence.

Legal Referential Assistance can contact with English-speaking attorneys and with U.S. embassies or consulates if you're detained, arrested, or detained overseas. Visa also helps find local interpreters, if available, when you need more extensive assistance. NOTE: All costs are your responsibility.

Emergency Medicine Assistance can record and relay emergency messages for travelers, interlanguages, and helps find local interpreters, if available, when you need more extensive assistance. NOTE: All costs are your responsibility.

Medical Referral Assistance provides medical referral, consulting by phone with local medical personnel, if necessary, to monitor your condition, keep in contact with your family, and provide continuing liaison; and help you arrange medical services—no matter where you need them, 24 hours a day, 365 days a year. Form +VWBMG (04/10)

Auto Rental Collision Damage Waiver Program Effective 4-1-10

What is this benefit?

When certain terms and conditions are met the Visa Auto Rental Collision Damage Waiver benefit (“Auto Rental CDW”) provides—no additional charge—reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles in the country of residence: This benefit is supplemental to, and not limited to, any other insurance available in this country. We will reimburse only for that damage or theft not paid for by any other party. Here are some commonly asked questions about the benefit.

Who is eligible?

You are eligible only if you are a valid cardholder whose name is encoded on an eligible Visa card. Visa Auto Rental CDW is primary insurance to the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What is not covered?

Any obligation you assume under any agreement (other than the deductible under your personal auto policy).

Any violation of the auto rental agreement or this benefit.

Injury of anyone 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 rental agency or its insurer.

Costs of any insurance or collision damage waiver offered by or purchased through the auto rental company.

Depreciation of the rental vehicle caused by loss or damage including, but not limited to, “diminished value”.

Expenses assumed, waived, or paid by the rental agency or its insurer.

Loss 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.

Loss due to road operation of the rental vehicle.

Loss due to hostility of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).

Confiscation by authorities.

Vehicles that do not meet the definition of covered vehicles.

Reimbursement that is exceeded or claimed to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.

Leaves and mini leaves.

Losses due to a result of the cardholder’s lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended). Form +VWBMG (04/10)

After the Beneficiary Administrator has paid your claim, all your rights and remedies against any party in respect of this claim will be transferred to the Beneficiary Administrator to the extent to which the Beneficiary Administrator has paid the claim. You must give the Beneficiary Administrator all assistance as may reasonably be required to secure all rights and remedies against any party. Visa’s benefit administrator may be your insurer or any person appointed by its insurer. The Beneficiary Administrator must be notified at least thirty (30) days in advance of the receipt of any claim. The terms and conditions contained in this Guide to Benefit may not prevent, restrict, or limit any applicable provision of state or federal law. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions must be provided via either a benefit rider, benefit endorsement, benefit insert, or statement messages. The Beneficiary Administrator will answer any questions you have about this benefit. If your account has been suspended or cancelled, we will not pay any claim that was not applied to Visa before your account was suspended or cancelled.

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some vehicles are not eligible. Please contact the Beneficiary Administrator to inquire about a specific vehicle.

Within your country of residence, this benefit supplements, and applies whether or not you have any other collision insurance or reimbursement from any source. This means that subject to the terms and conditions of this Guide to Benefit, Visa Auto Rental CDW applies to losses or expenses that are not covered by insurance or reimbursement.

• Physical damage and/or theft of the covered rental vehicle.
• Valid-loss-of-use charges imposed and substantiated by the auto rental company through a fleet utilization log.
• Reasonable towing charges, due to a covered loss, to the nearest qualified repair facility.

How do I activate this benefit?

For the benefit to be in effect, you must:

• Initiate and complete the entire rental transaction with your eligible Visa card, and
• Decline the auto rental company’s collision damage waiver (CDW/LDW) option, or similar provision, if offered by the auto rental company.

Here’s how:

• Check the rental vehicle for prior damage before leaving the rental location.
• Review the auto rental agreement carefully to make sure you are aware of the terms and conditions of the auto rental company.

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

Immediately call the Beneficiary Administrator at 1-800-VISA-911. Provide the益益 Beneficiary Administrator at 1-800-VISA-911. The Beneficiary Administrator will answer any questions you have about this benefit. If your account has been suspended or cancelled, we will not pay any claim that was not applied to Visa before your account was suspended or cancelled. The terms and conditions contained in this Guide to Benefit have been complied with fully.

After the Beneficiary Administrator has paid your claim, all your rights and remedies against any party in respect of this claim will be transferred to the Beneficiary Administrator to the extent to which the Beneficiary Administrator has paid the claim. You must give the Beneficiary Administrator all assistance as may reasonably be required to secure all rights and remedies against any party. Visa’s benefit administrator may be your insurer or any person appointed by its insurer. The Beneficiary Administrator must be notified at least thirty (30) days in advance of the receipt of any claim. The terms and conditions contained in this Guide to Benefit may not prevent, restrict, or limit any applicable provision of state or federal law. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions must be provided via either a benefit rider, benefit endorsement, benefit insert, or statement messages. The Beneficiary Administrator will answer any questions you have about this benefit. If your account has been suspended or cancelled, we will not pay any claim that was not applied to Visa before your account was suspended or cancelled. The terms and conditions contained in this Guide to Benefit have been complied with fully.

Effective 4-1-10