

Altra

VISA SIGNATURE

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With Visa Signature[®], you can enjoy the strength, recognition, and acceptance of the Visa brand—with special perks and benefits in addition to the rewards you already earn.

- You'll enjoy instant access to dozens of perks like access to ticket packages to popular sporting events, and unique dining and wine experiences. Plus enjoy complimentary 24-hour concierge* service, shopping savings, and special offers from your favorite retailers.*
- You're also entitled to security and convenience benefits like Travel and Emergency Assistance Services, Auto Rental Collision Damage Waiver, Cell Phone Protection, GigSky, Sofar Sounds, and Roadside Dispatch[®].*

Please retain this guide for the future. It describes in detail some of the important perks and benefits available to you, and will help you enjoy your Visa[®] Signature card.

Look inside for additional information on Visa Signature card perks and benefits.

*Cardholders are responsible for the cost of any goods or services purchased by the Visa Signature Concierge on cardholders' behalf. For questions about your balance, call the customer service number on your Visa Signature card statement. For questions or assistance 24 hours a day, 365 days a year: call the toll-free number on the back of your Visa Signature card, or **1-800-397-9010**.

THIS GUIDE TO BENEFITS DESCRIBES THE BENEFITS IN EFFECT AS OF 5/1/25. FVC FF C. THESE BENEFITS AND DESCRIPTIONS SUPERSEDE ANY PRIOR BENEFITS AND DESCRIPTIONS YOU MAY HAVE RECEIVED EARLIER. PLEASE READ AND RETAIN FOR YOUR RECORDS. YOUR ELIGIBILITY IS DETERMINED BY THE DATE YOUR FINANCIAL INSTITUTION ENROLLED YOUR ACCOUNT IN THE BENEFITS.

PRESENTING YOUR VISA SIGNATURE PERKS AND BENEFITS*

- **Travel** – Features incredible travel packages, savings and upgrades from leading hotels, resorts and cruises worldwide. Plus, provides exclusive benefits at a collection of over 900 of the world's finest properties with the Visa Signature Luxury Hotel Collection.
- **Fine Wine & Food** – Entitles cardholders to world-class celebrity chef and winemaker experiences and special offers. Plus, provides complimentary wine tastings and discounts at over 60 wineries in Sonoma County.
- **Sports** – Gives cardholders access to exceptional offers for NFL events and game-day experiences, as well as golf benefits at premier resorts, Pebble Beach Resorts and Kapalua Resorts.
- **Visa Signature Concierge**** – Save time and make your life easier with the complimentary Visa Signature Concierge service. Just call anytime, 24 hours a day. The Visa Signature Concierge service can help you find tickets to the top sports and entertainment events, book travel, make dinner reservations, and even help you find the perfect gift. To use the Visa Signature Concierge service, call (800) 953-7392. For calls outside the United States, call us collect at (630) 350-4551.
- **Shopping** – Cardholders enjoy shopping discounts and offers at premium retailers from jewelry to apparel and electronics.
- **Emergency Card Replacement and Emergency Cash Disbursement** – This efficient, 24 x 7 x 365 worldwide service allows you to quickly and easily get a replacement Visa Signature card sent to you and/or receive emergency cash at a convenient location.
- **Year-End Summary Statement** – At your option, receive a detailed summary of Visa Signature spending during the year for convenient budget analysis and financial planning.
- **Lost/Stolen Card Reporting** – This 24 x 7 x 365 worldwide service saves you valuable time if you need to report a lost or stolen Visa Signature card.
- **Cell Phone Protection** – Cellular Telephone Protection will reimburse you for damage to or theft of eligible Cellular Wireless Telephones. Eligible Cellular Wireless Telephones are the primary line and up to the first two secondary, additional, or supplemental lines as listed on Your cellular provider's monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred.
- **Roadside Dispatch*** – Get convenient towing and locksmith referral services in the United States and Canada, available 24 hours a day, 7 days a week.
- **Travel and Emergency Assistance Services** – Get help coordinating medical, legal, and travel services while you're away from home.



- **Auto Rental Collision Damage Waiver** – Receive coverage, at no additional cost, for damage due to collision or theft. Just charge your entire rental transaction to your eligible Visa Signature card and decline the rental company's collision damage waiver.
- **GigSky** – Stay connected when you travel with a [one-time, complimentary 1GB/15-Day] GigSky global mobile data plan, then 20% off any future purchases through an Altra Visa card for compatible devices. Offer terms apply.
- **Sofar Sounds** – Sofar Sounds is a unique opportunity to explore music in a more personal, intimate way – and Visa consumer credit cardholders enjoy exclusive access to select Sofar events and eligibility for a free ticket per show with purchase. Every show is an experience in discovery and community. Offer terms apply.

For more details go to visa.com/signature.

* Certain restrictions, limitations, and exclusions apply.

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TRAVEL AND EMERGENCY ASSISTANCE SERVICES

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

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

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

What are Travel and Emergency Assistance Services and how do I use these services when I need them?

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

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

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

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

- Emergency Message Service – can record and relay emergency messages for travelers or their immediate family members. 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.
- Medical Referral Assistance – provides medical referral, monitoring, and follow-up. The Benefit Administrator can give You names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor Your condition; keep in contact with Your family, and provide continuing liaison; and help You arrange medical payments from Your personal account. All costs are Your responsibility.
- Legal Referral Assistance – can arrange contact with English-speaking attorneys and U.S. embassies and consulates if You're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from Your personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. All costs are Your responsibility.
- Emergency Transportation Assistance – can help You make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring Your Young children home and helping You stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. All costs are Your responsibility.
- Emergency Ticket Replacement – helps You through Your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to You, should You lose Your ticket. All costs are Your responsibility.
- Lost Luggage Locator Service – can help You through the Common Carrier's claim procedures or can arrange shipment of replacement items if an airline or Common Carrier loses Your checked luggage. You are responsible for the cost of any replacement items shipped to You.
- Emergency Translation Services – provides telephone assistance in all major languages and helps find local interpreters, if available, when You need more extensive assistance. All costs are Your responsibility.



- Prescription Assistance and Valuable Document Delivery Arrangements – can help You fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. All costs are Your responsibility.
- Pre-Trip Assistance – can give You information on Your destination before You leave such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

Definitions

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

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

Additional Provisions for Travel and Emergency Assistance Services

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose accounts have been suspended or cancelled. Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-992-6029, or call collect outside the U.S. at 1-804-673-1675.

CELL PHONE PROTECTION

Cell phones have become an everyday necessity for the average person, which means if Your cell phone is damaged or stolen, getting it repaired or replaced is not optional.

Fortunately, Cellular Telephone Protection is available which provides coverage for damage to, theft of, or involuntary and accidental parting of Your cell phone. An involuntary and accidental parting is the unintended separation from Your cell phone when its location is known, but recovery is impractical to complete. This benefit is available if You are a valid cardholder of an eligible U.S. issued card enrolled in the Cellular Telephone Protection benefit and You charge Your monthly cellular wireless phone bills to Your eligible card for the billing cycle before the month in which the incident occurs. Eligible cell phones are the lines listed on Your most recent cellular wireless service provider's ("cell phone provider") monthly billing statement for the billing cycle prior to when the incident occurred.

What is covered?

This benefit is supplemental coverage, which means that it will reimburse You for theft of, damage to or involuntary and accidental parting of Your cell phone not otherwise covered by another insurance policy (for example; cell phone insurance programs, or Your homeowner's, renter's, automobile, or employer's insurance policies).

If You **do** have personal insurance that covers theft, damage or involuntary and accidental parting for Your cell phone, this benefit reimburses You for the deductible portion of Your cell phone insurance.

If You **do not** have personal insurance, the benefit reimburses You for the covered theft, damage, or involuntary and accidental parting for Your cell phone.

Once all other insurance has been exhausted, Cellular Telephone Protection will provide coverage up to \$250 per twelve (12) month period. If it is determined that Your cell phone requires replacement due to the theft of, damage to or an involuntary or accidental parting of the device, You will receive the replacement value subject to the fifty dollar (\$50.00) deductible and the benefit maximum. The replacement value is the lesser of Your cellular wireless service provider's suggested retail value of a similar model replacement cell phone or the actual cost to replace the cell phone.

If Your cell phone is repairable, You will receive an amount as determined by the diagnostic to repair the cell phone subject to the benefit maximum and fifty-dollar (\$50.00) deductible.

Note: Electronic issues, such as inability to charge, mechanical or battery failure, where there is no evidence of physical damage, are not covered under this program.

When does it apply?

Cellular Telephone Protection applies when You make Your monthly cellular wireless phone bill payment with Your eligible card. Coverage begins the first day of the calendar month following a payment of the cellular wireless phone bill.

If You fail to make a cellular wireless phone bill payment in a particular month, Your coverage will be suspended. Coverage will resume on the first day of the calendar month after the date of any future cellular wireless phone bill payment made with the eligible card.

If Your cell phone is stolen as a result of criminal activity, You must file a police report within forty-eight (48) hours of the event.

What is not covered?

This benefit will not provide reimbursement for the following:

- Cell phone accessories other than standard battery and/or standard antenna provided by the manufacturer
- Cell phones purchased for resale, professional, or commercial use
- Cell phones that are lost or "mysteriously disappear," meaning that the phone vanished in an unexplained manner without evidence of a wrongful act by a person or persons
- Cell phones under the care and control of a common carrier (including, but not limited to, the U.S. Postal Service, airplanes, or delivery service)

- Cell phones stolen from baggage unless hand-carried and under Your personal supervision, or under supervision of Your traveling companion
- Cell phones which have been rented, borrowed or are part of pre-paid or "pay as you go" type plans
- Cosmetic damage to the cell phone or damage that does not impact the cell phone's capabilities and functionalities
- Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects
- Damage or theft resulting from misdelivery or voluntary parting with the cell phone
- Taxes, delivery and transportation charges, and any fees associated with the cellular wireless service provider
- Losses caused by or resulting from a Cyber Incident

How to file a Cellular Telephone Protection claim

1. Within sixty (60) days of the date of the damage or theft, notify the Benefit Administrator at **1-866-894-8569 or outside the U.S. call collect at 1-303-967-1096**. The Benefit Administrator will ask You some preliminary questions and send You the appropriate claim form. **Please note, if You do not notify the Benefit Administrator within sixty (60) days after the damage or theft, Your claim may be denied.**
2. **Return the completed, signed claim form and the requested documentation below within ninety (90) days of the date of the damage or theft to the address provided by the Benefit Administrator.**

For faster filing, or to learn more about Cellular Telephone Protection, visit www.cardbenefitservices.com

Please submit the following documents:

- The completed signed claim form
- A copy of Your cellular wireless service provider billing statement demonstrating that the entire monthly payment for the cellular wireless phone bill was made the month prior to the date of damage or theft and has been paid with the eligible card.
- If Your cellular wireless service provider's billing statement doesn't show payment with the eligible card, a copy of Your card monthly billing statement that corresponds with the above cellular wireless phone monthly billing statement
- A copy of the device summary page from Your cellular wireless phone bill or other sufficient proof of the claimed cell phone model linked to Your cell phone account
- If the claim is due to theft or criminal action, a copy of the police report filed within forty-eight (48) hours of the event
- Based on the details of the claim, the Benefits Administrator may request additional verification including:
 - o An itemized repair estimate from an authorized cell phone repair facility
 - o The damaged cell phone, for evaluation of its damage
 - o An itemized store receipt for the replacement cell phone
- Documentation (if available) of any other claim settlement such as Your cellular wireless provider or manufacturer's insurance settlement (if applicable)
- Any other documentation deemed necessary in the Benefits Administrator's sole discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the cell phone.

If the cell phone is damaged, do not discard it until the claim has been fully reviewed.

How will I be reimbursed?

Depending on the nature and circumstances of Your claim, the Benefit Administrator may choose to repair or replace Your cell phone or reimburse You for the lesser of:

- a) Up to \$250 after the fifty dollar (\$50.00) deductible has been applied to the replacement or repair cost; or
- b) The current cellular wireless service provider's suggested retail value of a similar model replacement cell phone, or the actual cost to replace it, whichever is lower (not including taxes, delivery and transportation charges or fees associated with the cellular wireless service provider), less Your fifty dollar (\$50.00) deductible.
- c) If Your cell phone is repairable, You will receive an amount as determined by the diagnostic to repair the cell phone less Your fifty dollar (\$50.00) deductible.

Under normal circumstances, reimbursement will take place within ten (10) business days of receipt and approval of Your claim form and all necessary documents.

Definitions

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

Cyber Incident means any of the following acts:

- a) unauthorized access to or use of Your Digital Data or an Eligible Wireless Cellular Telephone;
- b) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or an Eligible Wireless Cellular Telephone;
- c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or an Eligible Wireless Cellular Telephone;
- d) restriction or inhibition of access to or directed against Your Digital Data or an Eligible Wireless Cellular Telephone
- 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 an Eligible Wireless Cellular Telephone 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 an Eligible Wireless Cellular Telephone to store information, process information, and transmit information over the Internet.

Eligible Cellular Wireless Telephones are the lines listed on your most recent cellular wireless service provider's ("cell phone provider") monthly billing statement for the billing cycle prior to when the incident occurred.

Eligible Person means a cardholder who pays for their monthly cellular wireless phone bill with their eligible card.

You and Your means an enrolled cardholder who has charged their monthly cellular wireless phone bill to their covered card.

Additional provisions for Cellular Telephone Protection

- Signed or pinned transactions are covered as long as You use Your eligible account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to 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 to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- 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.
- 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.

FORM #CELLPHONE – 2021 (04/21)

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-866-894-8569 or outside the U.S. call collect at 1-303-967-1096.

AUTO RENTAL COLLISION DAMAGE WAIVER

No cardholder wants to incur the expense of repairing or replacing a rented car. But accidents do happen, and vehicles do get stolen. No matter what happens to Your rental car, You can be covered with Auto Rental Collision Damage Waiver. Auto Rental Collision Damage Waiver reimburses You for damages caused by theft or collision -- up to the Actual Cash Value of most rented cars. Auto Rental Collision Damage Waiver covers no other type of loss. For example, in the event of a collision involving Your rented vehicle, damage to any other driver's car or the injury of anyone or anything is not covered. Rental periods of fifteen (15) consecutive days within Your country of residence, and thirty-one (31) consecutive days outside it, are both covered. (Longer rental periods, however, are **not** covered.)

You are eligible for this benefit if Your name is embossed on an eligible card issued in the United States and You use it to initiate and complete Your entire car rental transaction. Only You as the primary car renter and any additional drivers permitted by the Rental Car Agreement are covered.

How Auto Rental Collision Damage Waiver works with other insurance

Auto Rental Collision Damage Waiver covers theft, damage, valid loss-of-use charges imposed and substantiated by the auto rental company, administrative fees and reasonable and customary towing charges, due to a covered theft or damage to the nearest qualified repair facility.

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

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

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

How to use Auto Rental Collision Damage Waiver

1. Use Your card to initiate and complete Your entire car rental transaction.
2. Review the auto rental agreement and decline the rental company's collision damage waiver (CDW/LDW) option, or a similar provision, **as 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 at 1-800-348-8472. Outside the United States, call collect at 1-804-673-1164.**

Before You leave the lot, be sure to check the car for any prior damage.

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

This benefit is available in the United States and most foreign countries **(with the exception of Israel, Jamaica, the Republic of Ireland or Northern Ireland).** However, this benefit 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. **Because regulations vary outside the United States, check with Your auto rental company and the Benefit Administrator before You travel, to be sure that Auto Rental Collision Damage Waiver will apply.**

Vehicles **not** covered

Certain vehicles are **not** covered by this benefit, they consist of: expensive, exotic, and antique cars; cargo vans; certain vans; vehicles with an open cargo bed; trucks; motorcycles; mopeds; motorbikes; limousines; and recreational vehicles.

Examples of expensive or exotic cars are the Alfa Romeo, Aston Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce, and Tesla. However, selected models of Audi, BMW, Mercedes-Benz, Cadillac, Infiniti, Land Rover, Lexus, Lincoln, and Range Rover **are** covered.

An antique car is defined as one that is over twenty (20) years old, or one that has not been manufactured for ten (10) years or more.

Vans are not covered. But those designed as small-group transportation vehicles (seating up to nine (9) people, including the driver) are covered.

If You have questions about a specific vehicle's coverage or organization where the vehicle is being reserved, call the Benefit Administrator at 1-800-348-8472, or call collect outside the United States at 1-804-673-1164.

Related instances & losses not covered

- 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, 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, fifteen (15) consecutive days, within Your country of residence, or thirty-one (31) days outside Your country of residence
- Leases and mini leases
- Theft or damage as a result of 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 forty-five (45) days* after the date of the incident
- Theft or damage for which a claim form has not been received within ninety (90) days* from the date of the incident
- Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days after the date of the incident
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland
- Losses caused by or resulting from a Cyber Incident

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

Filing 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, immediately call the Benefit Administrator at **1-800-348-8472** to report the incident, regardless of whether Your liability has been established. Outside the United States, call collect at **1-804-673-1164.**

You should report the theft or damage as soon as possible but no later **than forty-five (45) days** from the date of the incident.

The Benefit Administrator reserves the right to deny any claim containing charges that would not have been included, if notification occurred before the expenses were incurred. Thus, it's in Your best interest to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation.

What You must submit to file a claim

At the time of the theft or damage, or when You return the Rental Vehicle, ask Your car rental company for the following documents:

- A copy of the accident report form
- A copy of the initial and final auto rental agreements (front and back)
- A copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable
- A copy of the demand letter which indicates the costs You are responsible for and any amounts that have been paid toward the claim

Submit all of the above documents from the rental company, along with the following documents, to the Benefit Administrator:

- The completed and signed Auto Rental Collision Damage Waiver claim form (Important: This must be postmarked within ninety (90) days* of the theft or damage date, even if all other required documentation is not yet available – **or Your claim may be denied.**)
- A copy of Your monthly billing statement (showing the last 4 digits of the Account number) demonstrating that the entire rental transaction was made on Your eligible Account.
- A statement from Your insurance carrier (and/or Your employer or employer's insurance carrier, if applicable), or other reimbursement showing the costs for which You are responsible, and any amounts that have been paid toward the claim. Or, if You have no applicable insurance or reimbursement, a statement of no insurance or reimbursement is required.
- A copy of Your primary insurance policy's Declarations Page (if applicable) to confirm Your deductible (This means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles).
- Any other documentation required by the Benefit Administrator to substantiate the claim.

Finally, please note that all remaining documents must be postmarked within three hundred and sixty-five (365) days* of the theft or damage date **or Your claim may be denied.**

***Not applicable to residents of certain states.**

For faster filing, or to learn more about Auto Rental Collision Damage Waiver, visit www.eclaimslines.com

Finalizing Your claim

Your claim will typically be finalized within 15 (fifteen) days, after the Benefit Administrator has received all the documentation to substantiate Your claim.

Transference of claims

Once Your claim has been paid, all Your rights and remedies against any party in regard to 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.

Definitions

Account means Your credit or debit card Accounts.

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

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.

Cyber Incident means any of the following acts:

- (a) unauthorized access to or use of Your Digital Data or Rental Vehicle;
- (b) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or Rental Vehicle;

(c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or Rental Vehicle;

(d) restriction or inhibition of access to or directed against Your Digital Data or Rental Vehicle;

(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 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 to store information, process information, and transmit information over the Internet.

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

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

Rental Vehicle means a land motor vehicle with four or more wheels as described in the participating organization's disclosure statement which the eligible renter has rented for the period of time shown on the Rental Car Agreement and does not have a manufacturer's suggested retail price exceeding the amount shown on the participating organization's disclosure statement

You or Your means an Eligible Person who uses their eligible card to initiate and complete the rental car transaction.

Additional provisions for Auto Rental Collision Damage Waiver

• Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.

• You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.

• If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

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

• This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to 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 to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.

• Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

• 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.

• 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.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-348-8472, or call collect outside the U.S. at 1-804-673-1164.

FORM #ARCDW – 2021 (Stand 04/21) ARCDW-O

Roam the world without data roaming charges with your Altra Visa Signature card and GigSky. Whether you're traveling for business, taking a family vacation or just exploring the world, you can stay connected without worrying about the cost.

With a [one-time, complimentary 1GB/15-Day] global mobile data plan from GigSky on your eligible Visa card, you can enjoy fast and reliable internet access in 175+ countries and destinations worldwide. Then access 20% off future purchases of mobile data plans. No more searching for Wi-Fi hotspots, buying expensive local SIM cards and paying overpriced roaming fees. On compatible eSIM devices,* simply connect with your eligible Visa card and you're good to go.

Visa and GigSky enables you to travel just about anywhere with peace of mind knowing that you'll have access to the apps and websites you use to navigate, communicate and transact with the world. In addition to GigSky's amazing benefits, you'll also receive Visa's card benefits, including rewards and exclusive offers, travel insurance and purchase protection and Visa's Zero Liability Policy guarantee.**

Say goodbye to roaming fees and hello to GigSky.

** An eSIM—also known as an embedded SIM—is built straight into many modern smartphone devices. The eSIM makes it possible to add a secondary service, such as GigSky, to that phone. For a list of phones compatible with the GigSky app, visit: <https://www.gigsky.com/device-compatibility>.*

*** Visa's Zero Liability policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more detail.*

What is GigSky?

When traveling internationally, eligible cardholders can get data coverage almost anywhere they go with Visa and GigSky. GigSky is a simple solution for keeping people, teams and devices connected around the globe. U.S. Visa Signature® cardholders can now use the GigSky app to access complimentary and discounted global mobile data when and where they want, in 175+ countries and destinations worldwide as well as on over 200+ of the world's top cruise ships. Select a plan from the app, download an eSIM and connect on the spot—no physical SIM card required. You won't have to deal with frustrating roaming charges from their home mobile carrier, and can say goodbye to slow international 2G.

Who is eligible for this offer?

Any U.S. Visa Signature® cardholder.

What GigSky benefits will I receive with my eligible Visa Card?

U.S. Visa Signature® cardholders will receive a complimentary 1GB/15-day Global Mobile data plan redeemable once per calendar year. Additionally, U.S. Visa Signature® cardholders will receive an exclusive 20% discount on all GigSky plans, including cruise ship plans.

Once I purchase my complimentary or discounted GigSky data plan, how long before do I have to activate it?

After purchasing a complimentary or discounted GigSky data plan at checkout in the GigSky app, cardholders have up to 365 days to activate it by connecting to the GigSky mobile network. At the end of this 365-day period, the GigSky plan is automatically activated.

When does my plan start?

A The GigSky data plan will commence after the plan is activated. Keep in mind you have up to 365 days after purchasing your complimentary or discounted data plan at checkout in the GigSky app before it is automatically activated.

How do I receive my discounted GigSky data plan?

Eligible Visa cardholders must install the GigSky app on an unlocked eSIM-capable device, create a GigSky account and set up their eligible Visa card as the default payment method to access this benefit.

What happens once my complimentary GigSky mobile data plan ends or if I have used all the available data?

In the event you have used all your allotted data on the complimentary GigSky data plan prior to the end of the 15-/30-day plan duration, you can still purchase an additional discounted GigSky plan as needed.

Where can I find the end date for my complimentary or discounted GigSky Plan?

The plan will indicate its duration (e.g. a 7, 15 or 30-day plan). The duration and end date will commence once your plan is activated. Keep in mind you have up to 365 days after purchasing your complimentary or discounted data plan at checkout in the GigSky app before it is automatically activated. You can see how many days remain before the plan is automatically activated and the number of days remaining on an activated plan in the plan dashboard found on the home screen of the GigSky App.

What happens if I use a different card than my default payment card to receive my discounted GigSky data plan?

If you complete your order purchase with a payment method other than the Visa credit card set as the default payment method, you will no longer be eligible for a complimentary or discounted GigSky data plan and you will have to pay the full retail price for one of GigSky's plans.

What happens if I have multiple cards saved on my profile?

You can have multiple cards saved on your account. Keep your Visa credit card set as your default payment method.

My credit card was recently stolen or lost. I now have a new credit card number, what is going to happen to my benefit?

Don't worry! In order to retain the benefit all you need to do is log in to your GigSky account and set your default payment method to your Customer Service

Will my device work with a GigSky eSIM?

More information on which devices are eSIM-compatible can be found in the GigSky.com FAQ section.

What do I do if my cellphone is locked to my carrier?

More information on which devices are eSIM-compatible can be found in the GigSky.com FAQ section.

Where can I find more information on using GigSky?

More information including where to download the GigSky app, how GigSky works, and other information can be found here.

I have an eligible Visa card but can't see my complimentary GigSky Visa data plan. Whom do I contact?

Check the list of eligible Visa cards on the GigSky Visa landing page or in the GigSky app. If your card is listed but you are not able to see the complimentary GigSky Visa data plan, reach out to GigSky Care.

I need help with my GigSky data plan. Whom do I contact?

GigSky Care

Via email at: support@gigsky.com

Via Phone at: +1 650 924 9022 (USA) or +44 (0)203 608 0394 (United Kingdom)new Visa credit card.

My credit card recently expired. I now have a new credit card number, what is going to happen to my benefit?

Don't worry! In order to retain the benefit all you need to do is log in to your GigSky account and set your default payment method to your new Visa credit card.

I use Apple Pay, Google Pay, or Samsung Pay as my default payment method, will I still qualify for the complimentary GigSky data plan if I default to a Visa card in my digital wallet?

In order to determine eligibility for complimentary and discounted GigSky data plans, we will need to set up your Visa card directly into the GigSky app as the default payment method outside of Apple Pay, Google Pay or Samsung Pay.

Terms of Service

Data Available per Complimentary Plan

Visa U.S. Signature Cards: 1GB

Duration in which data can be used once Complimentary Plan is activated

15 days once activated; if not activated within 1 year of receiving a complimentary plan, the plan will auto activate.

Maximum annual redemptions of GigSky Visa Complimentary global mobile data plans

Eligible cardholders are able to redeem once per calendar year.

Countries available as part of the GigSky complimentary global mobile data plan

Current list of 175+ countries participating

Cardholder Discount on retail GigSky plans

Visa U.S. Signature Cards: 20%

Last date offer can be redeemed on

11/15/2027

Definitions:

Account Holder or **“you”** means the person who has opened an account with GigSky and is eligible for this Offer.

Offer Plan means any [GigSky global mobile] data plans or services provided to the Account Holder pursuant to this Offer, as may be modified from time to time.

Discount means any discounts on GigSky plans provided to the Account Holder pursuant to this Offer.

Description of Offer:

• Participation in the Offer requires that you have an Eligible Card issued in your name, that your Eligible Card account is in good standing, and that you add such Eligible Card as the default payment method in the GigSky App.

• Once you have added the Eligible Card as the default payment method in the GigSky App, you will be shown any Offer Plans or Discounts you are eligible for, and you will be given the option to redeem one or more Offer Plans or Discounts.

Other Terms of the Offer:

• The Offer is solely offered by GigSky, and Visa is not providing or responsible for any Offer Plans, Discounts or GigSky Products hereunder.

• GigSky reserves the right to terminate your Offer Plan if you no longer hold an Eligible Card or such Eligible Card is no longer in good standing.

• GigSky reserves the right to terminate the Offer or any Offer Plan or change the terms of the Offer or Offer Plan at any time and without notice and in its sole and absolute discretion.

• This Offer cannot be combined with other discounts and/or offers and is not redeemable for cash. Any taxes are the sole responsibility of the purchaser.

• The Offer is void where prohibited or restricted by applicable law.

• GigSky reserves the right to deny you participation in the Offer if GigSky suspects abuse or misuse of the Offer, in its sole discretion.

• You agree and acknowledge that GigSky may share your personal information with Visa and your credit card issuing bank in connection with redemption of the Offer and use of an Offer Plan.

SOFAR SOUNDS

What benefits do I receive as a Visa credit cardholder?

Eligible Visa credit cardholders can receive access to an exclusive ticket presale window 7 days before select shows are made available to the general public and 1 free ticket per show, with purchase. See Sofar Sounds' Offer for Visa Credit Terms for more details.

What benefits do I receive with my Visa debit card?

Eligible Visa debit cardholders can receive access to an exclusive ticket presale window 7 days before select shows are made available to the general public and, twice per calendar year, get 1 free ticket per show, with purchase. See Sofar Sounds' Offer for Visa Debit Terms for more details.

When does this offer expire?

The offer will be valid for redemption through 05/16/2027.

How do I access the Visa presale tickets?

Enter your Visa credit or debit card to verify eligibility on <https://www.sofarsounds.com/visaoffer>. Once your Visa credit or debit card has been verified, you will be directed to the Visa presale page. Shows included in the presale will include a Visa logo. Once you've found the eligible show you want to attend, simply purchase your tickets using your verified Visa credit or debit card.

If I am eligible for a free ticket, can it be utilized for all shows or just presale events?

If you are eligible for a free ticket, it will apply to all shows, not just those included in the presale windows.

How do I redeem my free ticket?

If you're eligible and purchasing 1 or more tickets to an upcoming event, your free ticket will be automatically applied at checkout. Please note, you must have 2 or more tickets in your cart at checkout for the free ticket benefit to be applied. If you only have 1 ticket in your cart, your free ticket benefit will be removed.

What is a Sofar show?

A Sofar Sounds show is a musical performance organized, marketed and produced by Sofar Sounds with 2 to 3 unannounced artists in a non-traditional space, in cities around the globe. Shows in cities run by Curators are not eligible.

I have a Visa debit card, do I lose one of my two free tickets if a show is canceled?

No, if you're a Visa debit cardholder and are looking for support with a free ticket refund, please reach out to our team at <http://sofar.co/contact-us> for assistance.

How many tickets can I purchase for each show for this offer?

Each show has its own maximum number of tickets that may be secured, which includes the free ticket.

Terms & Conditions Questions**What are the Sofar Terms and Conditions?**

Terms of Service for Sofar Sounds can be found at: https://www.sofarsounds.com/terms_and_conditions

Sofar Offer Terms for Visa credit cardholders can be found at: <https://www.sofarsounds.com/visaoffer/credit-terms-and-conditions>

What is the Sofar Privacy Policy?

The Sofar Privacy Policy can be found at: https://www.sofar-sounds.com/privacy_policy

Support Questions**How can I get help with my Sofar account as a Visa cardholder?**

If you're a Visa credit or debit cardholder and are looking for support, please reach out to our team at: <http://sofar.co/contact-us>

SOFAR SOUNDS BENEFIT OFFER TERMS FOR VISA SIGNATURE & CONSUMER CREDIT CARD

From 10/17/2023 through 05/16/2027 ("Offer Term"), cardholders that successfully validate their qualifying Visa credit card issued in all 50 US states and D.C. ("Eligible Cardholders") can redeem the Offer (defined below) at <https://www.sofarsounds.com/visaoffer>. During the Offer Term, Eligible Cardholders can redeem the following "Offer": (i) access to an exclusive ticket presale window for select Sofar Sounds shows (identified with the Visa designation) 7 days before the select Sofar Sounds shows are made available to the general public; and (ii) 1 additional free ticket per show with a ticket purchase of one or more tickets. Tickets purchased per Eligible Cardholder per show will be limited to the maximum number of tickets that may be secured per show (which may vary per show), including the free ticket. Standard booking fees will not be applied to free tickets. Free ticket offer cannot be combined with any other offer or discount. All tickets are available on a first come, first served basis and subject to event capacity limits. The validated card must be used for the ticket purchase. Sofar Sounds shall not be obligated to honor the Offer for any cardholder that is unable to validate their card as an eligible card. Offer is subject to modification or cancellation without notice. Offer is non-refundable, non-transferable and cannot be resold. Offer is subject to all applicable federal, state and local laws and regulations. Void where prohibited. All purchasers are subject to Sofar Sounds Terms and Conditions (https://www.sofar-sounds.com/terms_and_conditions) and Privacy Policy (https://www.sofarsounds.com/privacy_policy).

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

What is Roadside Dispatch?

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience wherever your travels take you.

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

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

- Standard Towing – Up to 5 miles included¹
- Tire Changing – must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery – up to 5 gallons (plus the cost of fuel)
- Standard Winching

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

Dependable roadside assistance is available 24 hours a day, 7 days a week in the United States. No membership or pre-enrollment is required. Just call Roadside Dispatch toll-free when you need them.

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

Note: Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only. Current fee for a standard service call is \$79.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however, callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

1 Any vehicle with wheels is covered under the program as long as it can be classified as 'Light Duty'. 'Light Duty' vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered under this program.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Altra Federal Credit Union shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor Altra Federal Credit Union provides any assurances as to the ability of the service provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. **24-hour roadside assistance services provided by: Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross Country Motor Club of California, Inc. a California corporation.**