### **Policy 7: Card Benefits (Travel Insurance, Purchase Protection, and Warranty Policies)**

#### **Introduction**

This policy outlines the cardholder benefits associated with travel insurance, purchase protection, and extended warranty coverage. These benefits are provided as part of the credit card agreement and are subject to certain terms, conditions, and limitations.

#### **Section 1: Travel Insurance**

* **Trip Cancellation Coverage**: Cardholders are eligible for trip cancellation coverage up to **$5,000** per trip if the trip is canceled due to illness, injury, or severe weather. The cardholder must pay for at least **75%** of the trip using the credit card to qualify.
  + **Exclusions**: Trip cancellation coverage does not apply to cancellations due to work obligations, pre-existing medical conditions, or voluntary changes in travel plans.
  + **Documentation Requirements**: To file a claim, cardholders must provide proof of payment, a medical certificate (if applicable), and evidence of the event causing cancellation (e.g., weather report, airline cancellation notice).
* **Lost Luggage Reimbursement**: If the cardholder’s luggage is lost by the airline, they are eligible for reimbursement up to **$1,500** per traveler. This coverage applies only to flights booked using the credit card.
  + **Claim Process**: Claims must be filed within **30 days** of the incident, and cardholders must provide the airline’s lost luggage report, receipts for replacement items, and proof of payment.

#### **Section 2: Purchase Protection**

* **Coverage**: Eligible purchases made with the credit card are covered against damage, theft, or loss for **90 days** from the date of purchase. This coverage is limited to **$1,000 per item** and a total of **$10,000 per year**.
  + **Exclusions**: Purchase protection does not cover perishables, motor vehicles, or items purchased for resale.
  + **Claim Process**: To file a claim, cardholders must provide a receipt for the item, proof of damage or theft (e.g., police report for stolen items), and photographs of the damaged item (if applicable).
* **Deductible**: A **$50 deductible** applies to each purchase protection claim. The deductible is deducted from the reimbursement amount.

#### **Section 3: Extended Warranty**

* **Warranty Extension**: The credit card automatically extends the manufacturer’s warranty by an additional **one year** on eligible purchases. This applies only to warranties of **three years or less**.
  + **Example**: If a cardholder purchases a TV with a two-year warranty, the card extends the warranty to three years.
  + **Exclusions**: Extended warranties do not apply to software, motor vehicles, or items with warranties longer than three years.
* **Warranty Claim Process**: Cardholders must provide the original warranty documentation, proof of purchase, and evidence of the malfunction or defect to file a claim. Claims must be filed within **90 days** of the manufacturer’s warranty expiring.

#### **Section 4: Emergency Assistance for Travel**

* **Emergency Medical Assistance**: Cardholders traveling internationally are eligible for emergency medical assistance, which includes coverage for hospital visits, doctor consultations, and prescriptions. Coverage is limited to **$50,000** per trip, and the trip must be booked using the credit card.
  + **Exclusions**: Coverage does not include pre-existing conditions, elective procedures, or routine check-ups.
* **Emergency Evacuation**: If a medical emergency requires evacuation, the card provides coverage for evacuation and repatriation up to **$100,000** per incident.
  + **Claim Process**: Cardholders must contact the issuer’s emergency assistance hotline to coordinate evacuation services. Reimbursement claims must be submitted within **60 days** of the evacuation.

#### **Section 5: Legal Assistance**

* **Legal Consultation**: Cardholders traveling internationally are eligible for up to **$2,000** in legal assistance fees if they are involved in a legal dispute while abroad. This benefit covers legal consultation and basic services but excludes criminal defense for serious charges.
  + **Exclusions**: Legal assistance does not cover legal issues related to employment, immigration, or family law.

#### **Section 6: Claims Process and Timelines**

* **Filing a Claim**: Cardholders must file claims within **90 days** of the incident to be eligible for reimbursement. Claims filed after this period may be denied.
* **Processing Time**: Claims are typically processed within **30 business days** of submission, provided all required documentation is included. Missing documents or incomplete claims may result in delays.

#### **Section 7: Exclusions and Limitations**

* **Benefit Limitations**: The maximum annual benefit for travel-related claims (e.g., trip cancellation, lost luggage, emergency assistance) is **$20,000** per cardholder.
* **Geographic Exclusions**: Some card benefits may not apply in certain countries or regions due to local regulations or the issuer’s risk policies. Cardholders will be informed of any limitations at the time of booking or upon filing a claim.

#### **Section 8: Changes to Card Benefits**

* **Program Amendments**: The issuer reserves the right to amend or discontinue the card benefits program with **30 days’ notice**. Changes may include adjustments to coverage limits, exclusions, or claim processes.
* **Opt-Out Option**: Cardholders may choose to opt out of specific benefits (e.g., extended warranty) by notifying the issuer in writing. Opting out does not affect other card benefits, and no refund will be provided for unused benefits.