



## GUIDE TO BENEFITS

Important information about  
your travel and purchase  
protection benefits

CHASE   
SAPPHIRE®

Visa Signature®

This guide applies to  
**Chase** Sapphire®.

For questions,  
call **1-888-320-9961**.

*Effective Date 05/15/18*

Auto Rental  
Collision  
Damage  
Waiver

Page 2

Purchase  
Protection

Page 6

Extended  
Warranty  
Protection

Page 9

Trip  
Cancellation  
and Trip  
Interruption

Page 12

And more

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Your Guide to Benefits describes the benefit that is in effect as of 05/15/18. 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.

**Effective 08/26/18, Price Protection and Return Protection will be discontinued.**

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 (Auto Rental CDW)**

### **Benefit Information**

#### **What is Auto Rental CDW?**

The Auto Rental CDW benefit provides reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. Within your country of residence, Auto Rental CDW is secondary coverage which means it supplements, and applies in excess of, any valid and collectible insurance or reimbursement from any source. It does not duplicate insurance provided by or purchased through the auto rental company. Auto Rental CDW will not pay for theft or damage reimbursable by your own insurer, employer, employer's insurance, or any other valid and collectible reimbursement. However, this benefit will pay for the outstanding deductible portion or other charges, including valid administration and loss-of-use charges not covered by your applicable automobile insurance policy.

Outside your country of residence or if you do not have automobile insurance, you do not have to claim payment from any other source of insurance before receiving coverage under this benefit.

#### **What steps do I need to take to ensure that Auto Rental CDW is in effect when I rent a vehicle?**

Here's what you need to do:

1. Initiate and complete the entire rental transaction using your card that is eligible for the benefit.
2. Decline the rental company's collision damage waiver or similar provision if it is offered to you. The company may refer to the collision damage waiver as CDW or LDW in their contract or when speaking with you. **If you accept the collision damage waiver offered by the rental company, you will not be eligible for Auto Rental CDW.**

#### **What if the auto rental company insists that I purchase its car insurance or collision damage waiver?**

Call the Benefit Administrator for help.

#### **Is there anything else I should do when I'm renting a vehicle?**

It's always good practice to review the rental agreement and become familiar with its terms and conditions. Also, make sure you decline the rental company's CDW/LDW option as mentioned above.

Check the vehicle for prior damage before leaving the rental lot. If you notice damage, report it to your rental agent before leaving the lot.

### **Coverage Information**

#### **Who is eligible for coverage?**

You, a person to whom a United States (U.S.) credit card has been issued ("Cardholder") and your name is embossed on the card. You are then covered as the primary renter of the vehicle and any additional drivers permitted to operate it under the terms of the rental agreement ("Authorized Person") are also covered.

## When and where am I covered?

The benefit is available in the United States and most foreign countries. Coverage is not available where it is prohibited by law or by individual merchants, or is in violation of the territory terms of the rental agreement. **Please note: Regulations vary outside the United States, so we recommend that you check with your auto rental company and Benefit Administrator before you travel to make sure your Auto Rental CDW will apply.**

This benefit is in effect while the rental vehicle remains in your control or in the control of another Authorized Person. Coverage ends when the rental company reassumes control of the vehicle.

## What is covered?

Auto Rental CDW reimburses you for covered losses to the rental vehicle while it is in your control or in control of another Authorized Person. The benefit only covers vehicle rental periods that do not exceed or are not intended to exceed **thirty-one (31) consecutive days** within or outside of your country of residence.

Covered losses are:

- Physical damage and/or theft of the covered rental vehicle
- Valid loss-of-use charges assessed by the rental company while the damaged vehicle is being repaired and is not available for use, as substantiated in the company's fleet utilization log
- Reasonable and customary towing charges related to a covered loss to take the vehicle to the nearest qualified repair facility

Auto Rental CDW is secondary coverage and 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 for coverage, but some restrictions may apply.

## What types of rental vehicles are not covered?

**Excluded worldwide are:** expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

- **Examples of excluded expensive or exotic automobiles are these brands:** 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 automobile is defined as** any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.
- **This benefit is provided only for those vans** manufactured and designed to transport a maximum of eight (8) people and which are used exclusively to transport people.

**If you have any questions about a specific vehicle, please call the Benefit Administrator.**

## What else is *not* covered?

- Any obligation you assume under any other agreement
- Any violation of the auto rental agreement
- Confiscation by authorities
- Cost of any insurance or collision damage offered or purchased through the auto rental company
- Depreciation of the rental vehicle caused by loss or damage, which includes but is not limited to "diminished value" ("diminished value" is the monetary difference between a vehicle's pre-accident retail book value and its retail book value after reasonable repairs are made as the result of an accident)
- Expenses assumed, waived, or paid by the rental agency or its insurer

- Expenses reimbursed under your personal auto insurance policy, your employer or your employer's insurance
- Injury of anyone or anything inside or outside of the vehicle
- Items not installed by the original manufacturer
- Leases and mini leases
- Loss due to hostility of any kind (including but not limited to war, invasion, rebellion, or insurrection)
- Loss due to intentional acts or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to transportation of contraband or engagement in illegal activities
- Loss due to off-road operation of the rental vehicle
- Loss or damage as a result of the Cardholder's lack of reasonable care in protecting the rental vehicle before or after damage occurs (for example, leaving the vehicle unattended and running)
- Loss or theft of personal belongings
- Losses for which a claim form has not been received within **one hundred (100) days<sup>†</sup>** from the date of the loss
- Losses for which all required documentation has not been received within **three hundred and sixty-five (365) days** from the date of loss
- Losses reported more than **sixty (60) days<sup>†</sup>** from the date of loss
- Personal liability
- Rental periods that exceed or are intended to exceed **thirty-one (31) consecutive days** within your country of residence or **thirty-one (31) consecutive days** outside your country of residence
- Vehicles that do not meet the definitions of covered vehicles
- Wear and tear, gradual deterioration, or mechanical breakdown

## Claim Information

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

**Call the Benefit Administrator immediately** to report theft or damage, regardless of whether your liability has been established. The Benefit Administrator will answer any questions you or the rental agency may have and will then send you a claim form.

### Is there a time period during which I must report any incident?

**It's important to report all incidents as soon as possible** following the incident. You must report the incident no later than **sixty (60) days<sup>†</sup>** following the date of the theft or damage. We reserve the right to deny any claim containing charges that the Benefit Administrator would not have included had it been notified of those expenses before they were incurred. It's important that you notify us as soon as possible after any loss. You must make every reasonable effort to protect the rental vehicle from damage or theft.

### How do I file a claim?

**Please remember that you, the Cardholder, are responsible for reporting your claim to the Benefit Administrator within sixty (60) days<sup>†</sup> of the date of theft or damage. If the claim is reported after this time frame, your claim may be denied.** Please note that reporting the claim to another party will not fulfill your responsibility to report it to the Benefit Administrator.

### What documentation do I need to provide to the Benefit Administrator?

- The completed and signed Auto Rental Collision Damage Waiver Claim Form: **Your completed claim form must be postmarked within one hundred (100) days<sup>†</sup> of the date of theft or damage, even if all other required documentation is not yet available. If your claim form is not postmarked within this time frame, your claim may be denied**

- A copy of your receipt or monthly billing statement showing that the entire vehicle rental was charged to and paid for with your eligible card

**Also, enclose all the documents you received from the car rental company.** You should ask the rental company for these documents immediately at the time of the theft or damage or when you return the vehicle to the company:

- A copy of the Accident Report Form and claim document: this should indicate the costs you are responsible for and any amounts that have been paid toward the claim
- A copy of the entire auto rental agreement(s)
- A copy of the repair estimate or itemized repair bill
- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable
- Any other documentation deemed necessary, in the Benefit Administrator's sole discretion, to substantiate the claim

**If you experience difficulty in obtaining all the required documents within one hundred (100) days<sup>†</sup> of the date of theft or damage, just submit the claim form and any documentation you have available. *Note: All remaining documents not submitted with the claim form must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage.***

## Do I have to do anything else?

**Usually, there is nothing else you need to do.** Generally, the claim will be paid within **fifteen (15) days** after the Auto Rental CDW Benefit Administrator has received all documentation needed to fully substantiate your claim. After the Benefit Administrator has paid your claim, all of your rights and remedies against any party regarding the theft or damage to the vehicle 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 these rights and remedies.

<sup>†</sup> Not applicable to residents of certain states.

**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 applied unreasonably 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—you will not be covered for the claim and your benefits may be canceled. You and any other Authorized Person permitted to operate the vehicle under the terms of your rental agreement agree that all 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.

Once you report an occurrence, a claim file will be opened and it will 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 Benefits Administrator within **twelve (12) months** of the date of damage or theft.

No legal action for a claim may be brought against the Provider until **sixty (60) days** after the Provider receives proof of loss. After the expiration of **three (3) years** from the time written proof of loss was to be provided, no action shall be brought to recover on this coverage. Further, no legal action may be brought against the Provider unless all of the terms in this Guide to Benefits have been complied with fully.

This benefit is provided to you as an eligible Cardholder at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to these terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages, or email or other secure portal messaging vehicles. The benefits described in this Guide will not apply to Cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Chase can cancel or non-renew the benefit for Cardholders, and if they do, they will notify you at least **thirty (30) days** in advance.

This information is a description of the benefit provided to you as an eligible Cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this insurance policy and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

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## Purchase Protection

### Benefit Information

#### What is Purchase Protection?

- Purchase Protection covers eligible items of personal property you purchase using your Account in the event of theft, damage or involuntary and accidental parting with property.\*
- If you buy an eligible item in the United States using your Account or rewards points earned on your Account and experience theft, damage, or involuntary and accidental parting with property within **one hundred and twenty (120) days** from the date of your purchase, Purchase Protection will replace, repair, or reimburse you up to a maximum of **five hundred (\$500) dollars** for each claim and up to **fifty thousand (\$50,000) dollars** for each Account. The decision to replace, repair, or reimburse you will be made at the Benefit Administrator's discretion.
- To be eligible for coverage, you must charge some portion of the price of the purchased item to your Account. You will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less.
- Purchase Protection provides coverage in excess of any valid and collectible insurance or indemnity. This includes but is not limited to homeowner, rental, automobile, and employer insurance policies.

### Coverage Information

#### Who is eligible for coverage?

You, a person to whom a United States (U.S.) credit card has been issued ("Cardholder") and to whomever receives gifts purchased with your Chase credit card account ("Account").

#### What is covered?

- Certain personal items are covered when you purchase them using your Account or rewards points earned on your Account. The conditions for coverage are theft, damage, or involuntary and accidental parting with property. Involuntary and accidental parting with property means the unintended separation from an item of personal property in which the item's location is known but recovery is impractical to complete.
- Items purchased outside of the U.S. are covered as long as they are purchased with your Account and the purchase meets the terms and conditions of Purchase Protection.

- Gifts are covered as long as they are purchased with your Account and the purchase meets the terms and conditions of Purchase Protection.

## What is *not* covered?

- Animals and living plants
- Antiques and collectible items
- 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
- Computer software
- Items purchased for resale, professional, or commercial use
- Items that mysteriously disappear. "Mysterious disappearance" means the vanishing of an item in an unexplained manner when there is an absence of evidence of a wrongful act by a person or persons
- Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or delivery service)
- Items including but not limited to, jewelry and watches from your baggage unless it is hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you
- Losses resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects
- Losses resulting from misdelivery or voluntary parting with property
- Medical equipment
- Perishables, consumables, including but not limited to perfumes, cosmetics, and limited-life items such as rechargeable batteries
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments
- Used or pre-owned items

## Claim Information

### How do I file a claim?

1. Call the Benefit Administrator within **ninety (90) days** after the loss, damage, or theft. The customer service representative will ask you for some preliminary claim information and send you the appropriate claim form. ***Please note: If you do not contact the Benefit Administrator within ninety (90) days of the loss, your claim may be denied.***
2. Complete the claim form you receive from the Benefit Administrator. Be sure to provide all of the information requested and return the information within **one hundred and twenty (120) days** from the date of loss, theft, or damage.

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

### What documents do I need to submit with my claim?

- Your completed and signed claim form
- A copy of your card receipt
- A copy of the itemized store receipt
- If more than one method of payment was used, documentation linking the purchase back to the Account must be included
- A copy of the police report (**made within forty-eight [48] hours of the occurrence in the case of theft**), fire report, insurance claim, loss report or other report sufficient to determine your eligibility for Purchase Protection

- A copy of your insurance declaration page, when applicable
- Documentation (if available) of any other settlement of the loss
- Any other documentation deemed necessary, in the Benefit Administrator's sole discretion, to substantiate the claim

## If the claim is for a damaged item:

Please be sure to retain the damaged item. To substantiate your claim, you will most likely be asked to send the damaged item to the Benefit Administrator at your expense.

**Please note that all claims must be fully substantiated** as to the time, place, cause, and amount of damage or theft.

## How will I be reimbursed?

At its discretion and depending on the nature and circumstances of the incident, the Benefit Administrator may choose to address your claim in one of two ways:

1. A damaged item may be repaired, rebuilt, or replaced wholly or in part. A stolen item may be replaced. You will be notified of the decision to repair, rebuild, or replace your item within **fifteen (15) days** following receipt of the required proof-of-theft/damage documentation.
2. You may be reimbursed for the covered item. The reimbursement will be for no more than the original purchase price of the covered item as shown on your Account receipt, less shipping and handling charges, up to a maximum of **five hundred (\$500) dollars** per claim and **fifty thousand (\$50,000) dollars** per Account.\*

You will only be reimbursed up to the amount charged to your Account or the program limit whichever is less. Additionally, 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.

Under normal circumstances, reimbursement will take place within **five (5) business days** of receipt and approval of all required documents.

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

## Do I have to file a claim with my insurance company?

Yes. If you have personal (i.e. homeowner's, renter's, or automobile) insurance, you are required to file a claim with your insurance company and to submit a copy of any claims settlement from your insurance company along with your claim form.\*

At the discretion of the Benefit Administrator, a copy of your personal declaration page may be sufficient when the claim amount is within your personal insurance deductible.

**\* Note: Purchase Protection provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of, valid and collectible insurance or indemnity (including, but not limited to, homeowner, renter, automobile, or employer insurance policies).** After all insurance or indemnity has been exhausted, Purchase Protection will cover the loss up to the amount charged to your Account, and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Protection will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is **five hundred (\$500) dollars** per claim occurrence, and **fifty thousand (\$50,000) dollars** per Account. You will receive no more than the purchase price as recorded. Where a protected item is part of a pair or set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part



of an aggregate purchase price of such pair or set. Purchase Protection is not “contributing” insurance, and this “non-contribution” provision shall take precedence over “non-contribution” provisions found in insurance or indemnity descriptions, policies, or contracts.

**Additional Provisions for Purchase Protection:** This protection provides benefits only to you, the eligible Cardholder, and to whomever receives the eligible gifts you purchase with your Account.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected 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 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 any 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 by 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 **six (6) months** of the date of damage or theft.

After the Benefit Administrator has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage 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.

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 this Guide to Benefit 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 Benefit 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 email or other secure portal messaging vehicles. The benefit described in this Guide to Benefit will not apply to Cardholders whose Accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Chase can cancel or non-renew the benefit for Cardholders, and if they do, they will notify you at least **thirty (30) days** in advance.

This information is a description of the benefit provided to you as an eligible Cardholder. Indemnity Insurance Company of North America (“Provider”) is the underwriter of this insurance policy and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

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## Extended Warranty Protection

### Benefit Information

#### What is Extended Warranty Protection?

Extended Warranty Protection extends the time period of the original manufacturer’s written U.S. repair warranty by **one (1) additional year** on eligible warranties of **three (3) years** or less, up to a maximum of **ten thousand (\$10,000.00) dollars** per claim, and a **fifty thousand (\$50,000.00) dollars** maximum per Account.

To be eligible for coverage, you must charge some portion of the item's purchase price to your Account or use reward points earned on your Account toward the purchase. This benefit is secondary to any service contract or Extended Warranty you have purchased or received.

### Extended Warranty Protection's registration service

Although registration is not required for Extended Warranty Protection benefits, you are encouraged to consider registration to help you take full advantage of your warranties. When your warranties are registered, you have access to key information about your coverage with a single toll-free call to the Benefit Administrator. And if you send copies of your sales receipts and warranty information to the Benefit Administrator, it will be kept on file. Call the Benefit Administrator for information regarding the security of registering your purchases.

## Coverage Information

### Who is eligible for coverage?

You, a person to whom a United States (U.S.) credit card has been issued ("Cardholder"), and to whomever receives gifts purchased with your Chase credit card account ("Account").

### What is covered?

- Eligible items with a valid original manufacturer-written U.S. repair warranty of **three (3) years** or less
- Gifts purchased with your Account and meet the terms and conditions of the benefit
- Items purchased outside the United States are covered as long as they are purchased with your Account and the eligible item has either a valid original manufacturer-written U.S. repair warranty of **three (3) years** or less, a store-purchased dealer warranty, or an assembler warranty.

### What items are *not* covered?

- 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-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 or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence
- Computer software
- Medical equipment
- Used or pre-owned items

## Claim Information

### How do I file a claim?

- Call the Benefit Administrator as soon as possible upon learning of a product failure. Please note that if you do not notify the Benefit Administrator within **ninety (90) 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.
- To file a claim, you need to provide copies of your card receipt, store receipt, the original manufacturer-written U.S. warranty, and any other applicable warranty unless the purchase is registered. **This**

**claim form must be completed, signed, and returned with all the requested documentation within one hundred and twenty (120) 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.

### What documents do I need to submit with my claim?

- Your completed and signed claim form
- A copy of your card receipt
- The itemized store receipt (if more than one method of payment was used, documentation linking the purchase back to the Account must be included)
- A copy of the original manufacturer - 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

**Please note that all claims must be fully substantiated.**

### How will I be reimbursed?

- Once your claim has been verified, the item will be repaired or replaced **at the Benefit Administrator's discretion. The replacement or repair will be for** no more than the original purchase price of the covered item less shipping and handling fees, up to a maximum of **ten thousand (\$10,000.00) dollars**, as recorded on your card receipt, and **fifty thousand (\$50,000.00) dollars** maximum per Account.
- 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.
- You will only be reimbursed up to the amount charged to your Account or the program limit, whichever is less. Additionally, 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.

Under normal circumstances, reimbursement will take place within **five (5) business days** of receipt and approval of all required documents.

### Do I have to file with my insurance company?

No. However, if you have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is secondary to that coverage.

**Additional Provisions for Extended Warranty Protection:** This protection provides benefits only to you, the eligible Cardholder, and to whoever receives the eligible gifts you purchase with your eligible card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected 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 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 void 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 **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 **six (6) months** of the date of product failure.

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.

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 Benefit have been complied with fully.

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## Trip Cancellation and Trip Interruption

### Benefit Information for Trip Cancellation

#### Who is covered?

You, the Primary Insured Person, and your Immediate Family Members are automatically covered. Immediate Family Member means your Spouse or Domestic Partner and their children, including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

#### What is Trip Cancellation insurance?

Trip Cancellation insurance reimburses you or your Immediate Family Members for up to **five thousand (\$5,000.00) dollars** for each Covered Trip if a Covered Loss prevents you or your Immediate Family Members from traveling on or before the departure date and results in cancellation of the travel arrangements.

If any or all of the Covered Trip was paid for using redeemable Rewards, the Company will reimburse the Insured Person for Rewards used. The Company's reimbursement shall equal the monetary value of the redemption through the Common Carrier, Tour Operator, Travel

Agency, or Travel Supplier up to the Benefit Amount. If the monetary value of the redemption does not appear on the Insured Person's itinerary or redemption confirmation issued by the Common Carrier, Rewards program manager, Tour Operator, Travel Agency, or Travel Supplier the Company will reimburse the Insured Person **(\$01)** per point redeemed up to the Insured Person's Benefit Amount.

Covered Trip means any pre-paid tour, trip or vacation when some portion of the cost for such travel arrangements less any redeemable frequent flyer miles, points, coupons or certificates, or other types of redeemable Rewards has been charged to your Account:

- while the insurance is in effect
- to a destination of greater than **one (1) mile** from your primary residence
- and is for a time period that doesn't exceed **sixty (60) days** in duration

Rewards means points, miles, cash Rewards, or any other type of redeemable Rewards, provided that all Rewards have been accumulated through use of a Rewards program sponsored by Chase Bank USA, N.A. and/or its affiliates.

Covered Loss means one of the following events that occur when you or an Immediate Family Member is insured under the policy and the event causes cancellation of the travel arrangements:

- Accidental Bodily Injury, Loss of Life, or Sickness experienced by you, a Traveling Companion, or an Immediate Family Member of you or a Traveling Companion
- Severe weather, which prevents a reasonable and prudent person from beginning or continuing on a Covered Trip
- Change in military orders for you, your Spouse, or your Domestic Partner
- A terrorist action or hijacking
- A call to jury duty or receiving a subpoena from the courts, neither of which can be postponed or waived
- Finding your or your Traveling Companion's dwelling to be uninhabitable
- Quarantine imposed by a Physician for health reasons
- Financial insolvency of the Travel Agency, Tour Operator, or Travel Supplier whose services you booked

If a trip cancellation occurs, the Company will reimburse you or an Immediate Family Member for the non-refundable amounts paid up to Trip Cancellation & Trip Interruption Maximum limit of Insurance per Occurrence of **five thousand (\$5,000.00) dollars** for each claim on a Covered Trip. Reimbursement is subject to the following:

- Cancellation provisions in effect at the time the Travel Supplier is notified of a cancellation.
- If a Physician has advised that making the Covered Trip is medically inadvisable, you must immediately notify the appropriate Travel Supplier that you are cancelling your travel arrangements. If you don't notify the supplier, the Company's reimbursement will not exceed the cancellation penalties imposed during the period by the supplier and in effect **forty-eight (48) hours** immediately following your receipt of advice from your Physician that travel is not advisable.

## **What is *not* covered by Trip Cancellation insurance?**

It does not apply to a Covered Loss caused directly or indirectly from:

- travel arrangements canceled or changed by a Common Carrier, Tour Operator, or any Travel Agency *unless* the cancellation is the result of severe weather or an organized strike affecting public transportation

- change in plans, financial circumstances, and any business or contractual obligations applying to you, your Traveling Companion, your Immediate Family Member, an Immediate Family Member of your Traveling Companion
- a Pre-existing Condition
- Additionally, this insurance does not apply to any Accident, Accidental Bodily Injury or loss caused by or resulting from, directly or indirectly: the commission or attempted commission of any illegal act including but not limited to any felony
- any occurrence during incarceration
- being engaged in or participating in a motorized vehicular race or speed contest
- participating in any professional sporting activity for which a salary or prize money is received
- traveling or flying on any aircraft engaged in flight on a rocket propelled or rocket launched aircraft
- suicide, attempted suicide or intentionally self-inflicted injury
- when: a) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any Accident, Accidental Bodily Injury or loss; or b) there is any other legal prohibition against providing insurance for any Accident, Accidental Bodily Injury or loss
- a declared or undeclared War

The Trip Cancellation benefit is excess over any travel insurance purchased by the Insured Person for the same Covered Trip or other indemnity by the airline, cruise line, railroad, station authority, occupancy provider available to the Insured Person.

## Benefit Information for Trip Interruption

### Who is covered?

You, the Primary Insured Person, and your Immediate Family Members are automatically covered. Immediate Family Member, means your Spouse or Domestic Partner and their children, including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

### What is the Trip Interruption insurance?

Trip Interruption insurance reimburses you or your Immediate Family Members for up to **five thousand (\$5,000.00) dollars** for each Covered Trip if a Covered Loss causes interruption of the Covered Trip on the way to the point of departure or after the departure of the Covered Trip.

Covered Trip means any pre-paid tour, trip or vacation when some portion of the cost for such travel arrangements less any redeemable frequent flyer miles, points, coupons or certificates, or other types of redeemable Rewards has been charged to your Account:

- while the insurance is in effect
- to a destination of greater than **one (1) mile** from your primary residence
- and is for a time period that doesn't exceed **sixty (60) days** in duration

A Covered Loss is one of the following events that occur when you or an Immediate Family Member is covered under the policy while it is in effect:

- Accidental Bodily Injury, Loss of Life, or Sickness experienced by you, a Traveling Companion, or an Immediate Family Member of you or a Traveling Companion

- Severe weather, which prevents a reasonable and prudent person from beginning or continuing on a Covered Trip
- Change in military orders for you, your Spouse, or your Domestic Partner
- A terrorist action or hijacking
- A call to jury duty or receiving a subpoena from the courts, neither of which can be postponed or waived
- Finding your or your Traveling Companion's dwelling to be uninhabitable
- Quarantine imposed by a Physician for health reasons
- Financial insolvency of the Travel Agency, Tour Operator, or Travel Supplier whose services you booked

## What types of Trip Interruption expenses are eligible for reimbursement?

If a Trip Interruption occurs, the Company will reimburse you for up to the maximum Benefit Amount of **five thousand (\$5,000.00) dollars** for:

- the forfeited, non-refundable pre-paid land, air and/or sea transportation arrangements that were missed

If you or an Immediate Family Member are forced to temporarily postpone a Covered Trip due to a Covered Loss and a new departure date is set, the Company will:

- reimburse for the unused Non-Refundable land, air and/or sea arrangements

However, in no event will the Company pay more than the Trip Interruption Benefit Amount for each interruption claim. Additionally, in no event will the Company pay more than the maximum Benefit Amount per **twelve (12) month** period.

## What is *not* covered by Trip Interruption insurance?

This benefit does not apply to a Covered Loss caused directly or indirectly from the Insured Person or Traveling Companion:

- traveling against the advice of a Physician
- traveling while on a waiting list for specified medical treatment
- traveling for the purpose of obtaining medical treatment; or traveling in the third trimester (seventh month or after) of pregnancy
- traveling with a Pre-Existing Condition
- commission or attempted commission of any illegal act including but not limited to any felony
- being engaged in or participating in a motorized vehicular race or speed contest
- participating in any professional sporting activity for which the Insured Person received a salary or prize money
- traveling or flying on any aircraft engaged in flight on a rocket propelled or rocket launched aircraft
- suicide, attempted suicide or intentionally self-inflicted injury

Additionally, this insurance does not apply to any Accident, Accidental Bodily Injury or loss caused by or resulting from, directly or indirectly:

- 1) Common Carrier caused delays, unless they are as a result of an organized strike that affects public transportation;
- 2) travel arrangements canceled or changed by a Common Carrier, Tour Operator, or any travel agent unless the cancellation is the result of severe weather or an organized strike affecting public transportation;
- 3) change in plans, financial circumstances and any business or contractual obligations of the Insured Person, Traveling Companion,

Immediate Family Member of the Insured Person or Immediate Family Member of the Traveling Companion; 4) any occurrence while the Insured Person is incarcerated; 5) when: a) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any Accident, Accidental Bodily Injury or loss; or b) there is any other legal prohibition against providing insurance for any Accident, Accidental Bodily Injury or loss; or 6) a declared or undeclared War

The Trip Interruption benefit is excess over any travel insurance purchased by the Insured Person for the same Covered Trip or other indemnity by the airline, cruise line, railroad, station authority, occupancy provider available to the Insured Person.

## Claim Information

Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim please contact the **Plan Administrator**.

Plan Administrator  
Card Benefit Services  
P.O. Box 72034  
Richmond, VA 23255

## What types of documentation may be requested when a claim is submitted?

Some of the documentation the Company may request includes, but is not limited to:

- completed claim form
- copy of the travel itinerary
- confirmation of the reason for the Trip Cancellation or Trip Interruption—i.e. medical documents, death certificate, or other documentation supporting a Covered Loss
- copy of the Credit Card statement that shows the charge for prepaid travel arrangements for Trip Cancellation
- proof of expenses incurred due to a Trip Interruption
- a copy of the cancellation or refund policies of the Common Carrier, Tour Operator, or Travel Supplier

## How long do I have to file a claim after the event occurs?

You must provide a written claim notice within **twenty (20) days** after the occurrence or commencement of any Loss covered by this policy or as soon as reasonably possible. The notice must include enough information to identify you, and Chase Bank USA, N.A. and/or its affiliates. Please note that failure to provide a claim notice within **twenty (20) days** *will not* invalidate or reduce any otherwise valid claim if notice is given as soon as is reasonably possible.

## What happens after I send a claim notice to you?

- Within **fifteen (15) days** of the Company's receipt of your claim notice, the Company will send you or your designee forms to complete that provides the Company with Proof of Loss.
- If you or your designee do not receive the forms, please send the Company a written description of the Loss. This written description should include information detailing the occurrence, type, and extent of the Loss for which the claim is made.

## How long do I have to provide you with Proof of Loss?

You need to send the Company complete Proof of Loss within **ninety (90) days** from the date of loss or as soon as reasonably possible. Please note that failure to provide Proof of Loss within these



time frames will not invalidate or reduce any otherwise valid claim if notice is given as soon as is reasonably possible, and in no event later than **one (1) year** after the **ninety (90) day** deadline to submit Proof of Loss, except in cases where the claimant lacks legal capacity.

**How soon after I provide Proof of Loss will I receive payment for my claim?**

You will receive payment for your claim for all losses covered under the plan within **sixty (60) days** after the Company receives the complete Proof of Loss if you, Chase Bank USA, N.A. and/or its affiliates and beneficiary, where applicable, have complied with all the terms of the policy.

**Will the benefits be payable to me?**

Yes, Trip Cancellation and Trip Interruption benefits are payable to you.

**General questions that apply to Trip Cancellation and Trip Interruption insurance**

**Do I need to notify anyone that I've booked travel arrangements to obtain this insurance?**

No, it's not necessary for you to notify Chase Bank USA, N.A. and/or its affiliates, the administrator, or the Company when travel arrangements are purchased.

**What types of prepaid travel arrangements are eligible for reimbursement?**

Some of the prepaid travel arrangements that are eligible for reimbursement include, but are not limited to, airline tickets, train tickets, bus tickets, prepaid tours, hotels, and rental cars. You will need to relinquish to the Company any unused vouchers, tickets, coupons or travel privileges for which you have been reimbursed.

**If I charge multiple travel arrangements for myself and Immediate Family Members, do the benefits apply to each person?**

Yes, each traveler is eligible to receive the primary benefit up to the Trip Cancellation & Trip Interruption Maximum Limit of Insurance per Occurrence.

**What is the Trip Cancellation & Trip Interruption Maximum Limit of Insurance per Occurrence?**

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

Benefit	Trip Cancellation & Trip Interruption Maximum Limit of Insurance Per Occurrence	Maximum Benefit Amount per Twelve (12) Month Period
Trip Cancellation	Ten Thousand (\$10,000.00) Dollars	Twenty Thousand (\$20,000.00) Dollars
Trip Interruption	Ten Thousand (\$10,000.00) Dollars	Twenty Thousand (\$20,000.00) Dollars

If a Covered Loss results in Benefit Amounts becoming payable, which when totaled, exceed the applicable Trip Cancellation & Trip Interruption Maximum Limit of Insurance per Occurrence, then the