

The Automobile Insurance Deductible Reimbursement Benefit Guide outlines the coverage provided for reimbursement of the Auto Policy Deductible due to a Covered Auto Loss on an Auto Policy for a Covered Vehicle. The reimbursement is limited to the lesser of the Auto Policy Deductible or \$200 per claim, with a maximum of one claim per twelve-month period. To qualify for this benefit, the policyholder must have made at least eight separate net purchases on their eligible USAA Preferred Cash Rewards credit card account in the month preceding the loss, and the Covered Vehicle must be registered in the policyholder's or a family member's name. The benefit is available only during an Eligible Month, which begins the first day of the month following the required purchases. Coverage is limited to the United States, its territories, and Puerto Rico.

The policy defines key terms, including "Covered Auto Loss," which refers to a physical damage loss that exceeds the Auto Policy Deductible and has been paid by the Auto Policy insurer. Exclusions include claims denied by the Auto Policy insurer, instances where the deductible has been waived, and losses involving vehicles used for commercial purposes. The benefit is not available to residents of Washington State or where prohibited by law.

To file a claim, the policyholder must report it within 90 days of the loss and provide necessary documentation, including proof of the required purchases, vehicle registration, and Auto Policy details. Claims will be processed within specified timeframes, and if approved, payment will be made within 30 days. The guide clarifies that it is not a standalone insurance policy and is governed by the group policy issued by Zurich American Insurance Company. The effective date of the benefits is June 1, 2024, and the bank may cancel the benefits with 30 days' notice. Legal actions related to the policy must commence within three years of the required proof of loss submission. The policy also emphasizes the importance of due diligence in protecting the insured property and states that no rights or benefits can be assigned without prior written consent from Zurich American Insurance Company.