

The Visa Auto Rental Collision Damage Waiver Program (Auto Rental CDW Program) offers eligible cardholders coverage for damage due to collision or theft of rental vehicles at no additional charge, effective from March 1, 2005. Coverage is limited to a maximum of 15 consecutive days within the cardholder's country of residence and 31 consecutive days outside it, up to the actual cash value of the vehicle. Eligibility is restricted to valid Visa cardholders whose names are embossed on an eligible U.S.-issued Visa card, and coverage applies only to the cardholder and any additional drivers permitted by the rental agreement. Covered losses include physical damage, theft, valid loss-of-use charges, and reasonable towing charges, while exclusions include obligations assumed under agreements, violations of rental agreements, personal liability, loss of personal belongings, and damages from intentional acts or lack of reasonable care. To activate coverage, cardholders must complete the rental transaction with their eligible Visa card and decline the rental company's collision damage waiver. Coverage is secondary within the cardholder's country of residence and primary outside it, meaning it does not duplicate insurance from the rental company or other sources within the U.S. Claims must be reported within 20 days of the loss, with all required documentation submitted within 90 days. Certain vehicles, including expensive, exotic, and antique automobiles, are excluded, and coverage is not available for rentals in Israel, Jamaica, or the Republic of Ireland. Cardholders must take reasonable care of the rental vehicle, and fraudulent claims will result in denial of coverage. The program is underwritten by Indemnity Insurance Company of North America, and any legal action regarding claims must comply with specific timelines and conditions outlined in the policy. Coverage may be canceled or non-renewed by Visa or the insurer with prior notice, and the program does not apply to suspended or canceled accounts. For assistance, cardholders can contact the Program Administrator.

The Visa Performance Guarantee provides cardholders with extended warranty protection for up to five years from the date of purchase, covering parts and labor costs for product repairs in case of failure. Eligibility is limited to valid U.S.-issued Visa cardholders, and gifts purchased with an eligible card are also covered, provided they meet program terms. Purchases made outside the U.S. are

covered if they have a valid original manufacturer's warranty of three years or less. Exclusions include motorized vehicles, items for resale or commercial use, real estate, computer software, and medical equipment. To file a claim, cardholders must retain copies of their Visa card receipt, store receipt, and the original manufacturer's warranty. Claims must be reported within 60 days of product failure, with all required documentation submitted within 90 days. Claims can be filed online, and reimbursement for verified claims will cover repairs or replacements up to the original purchase price, with a maximum of \$10,000 per item and \$50,000 per cardholder. The program is secondary to any existing service contracts or extended warranties.

The Visa Travel and Emergency Assistance Services provide 24/7 support for emergencies at no additional charge to eligible cardholders, including assistance with medical referrals, legal referrals, emergency transportation, and lost luggage, although cardholders are responsible for the costs of any services rendered. The program also includes services for credit card registration, household inventory registration, and valuable document registration, ensuring that important information is easily accessible in case of loss or theft. Emergency cash assistance is available for stranded cardholders, provided they meet specific criteria.

The insurance policy associated with the USAA Gold MasterCard and Visa Gold cards includes various emergency services and benefits. If cardholders are stranded over 50 miles from home, they can call designated service centers to obtain emergency airline tickets, provided they have sufficient credit available on their card. A "security code word" is required to collect the ticket, which will be reserved in the cardholder's name at the airline counter. In the event of a lost or stolen card while traveling, cardholders can request a temporary replacement card, with standard delivery times of 24 hours within the U.S. and 48 hours internationally. The policy includes automatic common carrier insurance coverage of \$400,000 (or \$1 million for Eagle Points cardholders) for accidental loss of life or limb while traveling on licensed common carriers, provided the fare is charged to the card. Coverage extends from the airport or terminal before departure until the destination, including travel

on public conveyances directly to and from the airport. The insurance is automatically effective when the fare is charged, and no prior notification to USAA is necessary. Benefits are payable for various types of accidental losses, with specific amounts defined for different injuries, but exclusions apply for losses resulting from self-inflicted injuries, war, or injuries sustained while piloting or instructing on aircraft. The designated beneficiary for life insurance benefits is the person named by the insured; if none is designated, benefits will be distributed to surviving relatives in a specified order. To file a claim, cardholders must notify the Plan Administrator within 20 days of a covered loss. The insurance coverage is effective from the later of October 1, 2002, or the date of eligibility, and ceases if the policy is terminated, the account is not in good standing, or the cardholder is no longer eligible. The policy is governed by the laws of a state other than Florida, and the complete provisions are detailed in Policy Number 9028666 issued by National Union Fire Insurance Company. Cardholders are advised to keep this summary for reference, as it is not a contract but an informative statement of the insurance provisions. For assistance, cardholders can contact a dedicated team at (877) 762-7256, with an additional helpful number, 80823-0505, and a reference number, M-64834. Credit cards are issued by USAA Savings Bank.