

The "Guide to Benefits" for USAA credit cardholders, effective from March 23, 2023, details various travel, insurance, and retail protection services. Key benefits include Auto Rental Collision Damage Waiver, which provides secondary coverage for damages from theft or collision up to the actual cash value of most rented cars, contingent upon declining the rental company's collision damage waiver and using the eligible card for the transaction. Exclusions for this coverage include damages to other vehicles, personal liability, and theft of personal belongings, as well as damages resulting from violations of the rental agreement or negligence. Claims must be filed within 45 days of the incident, with required documentation including accident reports and rental agreements. The Baggage Delay Reimbursement benefit covers essential purchases if baggage is delayed over four hours, with a maximum of \$100 per day for up to three days, applicable to the cardholder, their spouse, and dependent children. Claims must be reported to the travel supplier and submitted to the Benefit Administrator within 90 days, with exclusions for certain items and losses due to war or terrorism.

The policy outlines procedures for filing claims related to the Auto Rental Collision Damage Waiver and Baggage Delay Reimbursement, emphasizing the need for immediate notification to the Benefit Administrator after an incident. Claims for the Auto Rental Collision Damage Waiver must be submitted within 90 days, while Baggage Delay claims require notification within 20 days. The policy also includes definitions for key terms and emphasizes cooperation during claims processing. Legal actions related to claims must be initiated within three years of proof of loss submission.

Additional benefits include Concierge Services for USAA Visa Signature® cardholders, Extended Warranty Protection that doubles the warranty period for eligible items, and Cellular Telephone Protection for eligible phones. The Extended Warranty Protection covers up to \$15,000 per claim and \$50,000 per account, with exclusions for certain categories of purchases. Claims must be filed within 60 days of product failure, and documentation must be submitted within 90 days. Cellular Telephone Protection covers theft or damage of cell phones, with a maximum of \$500 per claim and a \$50 deductible, requiring notification within 60 days of the incident.

The Purchase Security benefit protects against theft or damage of items purchased with an eligible account, with exclusions for various items and a maximum limit of \$1,000 per claim. Claims must be submitted within 90 days of the incident. The Trip Cancellation and Interruption benefit reimburses non-refundable fares up to \$1,500 per covered person for cancellations or interruptions due to specific losses, with conditions for notifying travel suppliers and submitting claims within 90 days.

The policy also includes coverage for Accidental Loss of Life and other injuries while using common carriers, with specific exclusions and requirements for filing claims. The policy emphasizes that it is a summary of benefits, not a contract, and coverage may vary by state. Cardholders are encouraged to contact the Benefit Administrator for assistance and clarification on coverage, as benefits may be modified or terminated with prior notice.