

This Guide to Benefit describes the benefit in effect as of 4/1/10. This benefit and description supersedes any prior benefit and description you may have received earlier.
Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefit.

Your Visa Card Guide to Benefit

Purchase Security and Extended Protection Benefits

For questions about your balance, call the customer service number on your Visa statement.

The Visa Purchase Security and Extended Protection Benefits automatically protect many of the new retail purchases of personal property that the cardholder (“you”) makes with your eligible Visa card. The Benefits—available at no additional charge—protect your eligible purchases in two ways:

What are these benefits?

Purchase Security

Within the first ninety (90) days of the date of purchase, Purchase Security will at the Benefit Administrator’s discretion replace, repair, or reimburse you for eligible items purchased entirely with your eligible Visa card up to a maximum of \$500 per claim and \$50,000 per cardholder in the event of theft or damage due to fire, vandalism, accidentally discharged water or weather.

Extended Protection

Extended Protection doubles the time period of the original manufacturer’s written U.S. warranty up to one (1) additional year on warranties of three (3) years or less for consumer products purchased entirely with your eligible Visa card.

Who is eligible for these benefits?

To be eligible for this benefit, you must be a valid cardholder of a U.S.-issued Visa card. Friends and family members who receive your gifts may also be protected.

What items are covered by Purchase Security?

Your eligible purchases are protected against damage due to the following:

- Fire, smoke, lightning, explosion, riot, or vandalism.
- Windstorm, hail, rain, sleet, or snow.
- Aircraft, spacecraft or other vehicles.
- Theft (except from autos or motorized vehicles).
- Accidental discharge of water or steam from household plumbing.
- Sudden accidental damage from electric current (this coverage does not apply to electronic components).

What items are *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.
- Broken items, unless damage is the result of a covered occurrence.
- Computer software.
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow.

- Items purchased for resale, professional or commercial use.
- Items stolen from automobiles, other vehicles, or common carriers.
- Items that are lost or that mysteriously disappear. "Mysterious Disappearance" means the vanishing of an item in an unexplained manner where 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 baggage unless 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, or insurrection), 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 and cosmetics, and limited-life items such as rechargeable batteries.
- Real estate and items which are intended to become part of real estate, including but not limited to items that are hard-wired or hard-plumbed, garage doors, garage door openers and ceiling fans.
- 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.
- Traveler's checks, cash, tickets credit or debit cards, and any other negotiable instruments.
- Used or pre-owned items.

What items are covered by Extended Protection?

Extended Protection doubles period of repair service up to a maximum of one (1) year on many items of personal property which have a valid original manufacturer's written U.S. repair warranty of three (3) years or less and which you have purchased entirely with your eligible Visa card.

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's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty.
- Items purchased for resale, professional or commercial use.
- Computer software.
- Medical equipment.
- Real estate and items which are intended to become part of real estate, including but not limited to items that are hard-wired or hard-plumbed, garage doors, garage door openers and ceiling fans.
- 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.
- Used or pre-owned items.

Are gifts covered?

Yes, as long as you purchased the gift with your eligible Visa card and it meets the terms and conditions of the applicable benefit.

Are purchases made outside the United States covered?

Purchase Security

Yes, as long as you purchased the gift entirely with your eligible Visa card and it meets the terms and conditions of the benefit.

Extended Protection

Yes, as long as you purchased the item entirely with your eligible Visa card and the item has a valid original manufacturer's U.S. repair warranty, store purchased dealer warranty or assembler warranty of

three (3) years or less.

Do I need to register my purchases?

No. Your eligible purchases are automatically covered.

Do I need to keep copies of receipts or any other records?

Purchase Security

Yes. If you want to file a claim, you will need copies of your eligible Visa card receipt and your store receipt.

Extended Protection

Yes, to file a claim, you will need copies of your Visa card receipt, the original manufacturer's U.S. warranty, and any other applicable warranty.

How do I file a claim?

Purchase Security and Extended Protection

Call the Benefit Administrator at 1-800-848-1943 for Purchase Security and Extended Protection within sixty (60) days of loss or damage. **Please note if you do not give such notice within sixty (60) days after the loss or damage your claim may be denied.** The representative will ask you for some preliminary claim information and send you the appropriate claim form. **This claim form must be completed, signed and returned with all the requested documentation within ninety (90) days from the date of loss or damage.**

Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all of the documents necessary to fully substantiate the claim.

For faster filing, submit your claim online. It's easy, convenient and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about Visa Purchase Security and Extended Protection, go to the Visa Purchase Security and Extended Protection Claim Center at www.visa.com/eclaims.

What documents do I need to submit with my claim?

Purchase Security

- Your completed and signed claim form.
- Your Visa card receipt.
- The itemized store receipt.
- A police report (made within 48 hours of the occurrence in the case of theft), fire, insurance claim, or loss report, or other report sufficient to determine eligibility for benefits.
- A copy of your insurance declaration page, when applicable.
- Documentation (if available) of any other settlement of the loss.
- Any other documentation deemed necessary to substantiate your claim.

All claims must be fully substantiated as to the time, place, cause and amount of damage or theft. In most cases you will be asked to send in, **at your expense**, the damaged item to substantiate a claim. Retain the item in the event it is requested by the Benefit Administrator.

Extended Protection

- Your completed and signed claim form
- Your Visa card receipt.
- The itemized store receipt.
- A copy of the original manufacturer's 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.

All claims must be fully substantiated.

How will I be reimbursed?

Purchase Security

Depending on the nature and circumstances of the incident, **the Benefit Administrator at its discretion** may choose to discharge your claim in either of two ways:

1. The damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. The stolen item may be replaced. If the item is to be repaired, rebuilt or replaced, you will be notified of the decision within fifteen (15) days following receipt of the required proof-of theft/damage documentation.
2. You may be paid cash for the eligible item, but not more than the original purchase price of the covered item as recorded on your Visa card receipt less shipping and handling charges up to a maximum of \$500.00 per claim occurrence and \$50,000 per cardholder.* 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.

Extended Protection

Once your claim has been verified, the item will be repaired or replaced at the Benefit Administrator's discretion, but for no more than the original purchase price of the covered item as recorded on your Visa card receipt up to a maximum of \$10,000 per claim, \$50,000 per cardholder.

Extended Protection will pay the facility directly for the 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.

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 a claim with my insurance company?

Purchase Security

Yes, If you have personal insurance (i.e. homeowner's, renter's, automobile) you are required to file a claim with your insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form.* In some cases, at the option of the Benefit Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal insurance policy declaration page may be sufficient.

Extended Protection

No. However, if you have purchased a service contract or extended warranty, Extended Protection is supplemental to and excess of that coverage.

*** NOTE: Purchase Security 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's, renter's, automobile, or employer's insurance policies).** After all other insurance or indemnity has been exhausted; Purchase Security will cover the loss up to the amount charged to your eligible Visa account, and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum total limit of liability is up to a maximum of \$500.00 per claim occurrence and \$50,000 per cardholder. You will receive no more than the purchase price as recorded on the eligible Visa card receipt. 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 pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not "contributing" insurance, and this "non-contribution" provision shall take precedence over "noncontribution" provisions found in insurance or indemnity descriptions, policies, or contracts.

Additional Provisions for Purchase Security and Extended Protection: These benefits apply only to you, the eligible Visa

cardholder, and to whoever receives the eligible gifts you purchase with your eligible Visa card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by these Benefits. 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 benefit 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 a claim, 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, theft, or product failure.

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 us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of the Benefit Guide have been complied with fully.

These Benefits are provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefits described in this Guide to Benefits will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institution Visa and/or your Financial Institution can cancel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. This information describes the benefit provided to you as a visa cardholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit call the Benefit Administrator at 1-800-848-1943.

FORM #VPSEPCONSNAME500 (04/10)