



## GUIDE TO BENEFITS

Protection for  
the unexpected.



**Visa Platinum®**

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Collision  
Damage  
Waiver

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For questions,  
call **1-888-320-9656**.

Effective 11/01/13

BGC10369

And more

Your Guide to Benefits describes the benefit that is in effect as of 11/01/2013. 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.

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:** Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln 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\*** 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\*** 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\*** 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\* 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\* 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\* 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.

\* 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.

V-ARCDW (04-13) FORM # CCDW010712 con sec

## 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.

V-PS-EP (04-13) FORM# PURPRO010712 acct



### 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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## Price Protection

### Benefit Information

#### What is Price Protection?

- Price Protection provides reimbursement for the difference in price on products you buy with your Account or by using rewards points earned on that Account.

- If you purchase an eligible item with your Account in the United States and see a Printed Advertisement at any retail store or Non-auction Internet Advertisement for less within **ninety (90) days** of the original purchase date, simply file a valid claim and the Benefit Administrator will reimburse you the difference up to **five hundred (\$500.00) dollars** for each item. Price Protection is limited to **twenty-five hundred (\$2,500.00) dollars** a year for each Account.
- Price Protection is limited to **fifty (\$50.00) dollars** for each item and **one hundred and fifty (\$150.00) dollars** a year for each Account for advertisements of cash only, close-out, liquidation and going-out-of-business sales.
- Price Protection is secondary to and in excess of store policies offering a lowest-price guarantee or any other form of refund for price differences, and any other valid and collectible avenue of recovery for which you are eligible.
- To be eligible for coverage, you must charge some portion of the item's purchase price to your Account or use rewards points earned on your Account toward the purchase. **You will only be reimbursed up to the amount charged to your Account or the program limit.**

#### What documentation should I obtain at the time of purchase so that I can file a claim if necessary?

- Use your Account to purchase the eligible item. Save all original receipts, paperwork related to your Account and an itemized store receipt.
- The Printed Advertisement or Non-Auction Internet Advertisement must include a description of an item identical to the one purchased, along with the sale price, the store or dealer's name, and the date(s) the sale is in effect. The sale date must be within **ninety (90) days** after the original purchase date.

### Coverage Information

#### Who is eligible for coverage?

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

#### What printed advertisements are *not* covered under Price Protection?

Price Protection does not apply to:

- Advertisements for flea markets, fire sales, limited quantity promotions, seasonal sales or Auctions
- Advertisements of sales of seasonal or discontinued items including, but not limited to, holiday decorations, clothes, or costumes

#### What is *not* covered?

Price Protection does not cover the following items:

- Animals and living plants
- Boats, automobiles, and any other motorized vehicles and their motors, equipment, and accessories
- Cell phone service agreements and cell phone contracts
- Items advertised or shown as price quotes, and bids or final sale amounts from a non-auction Internet site
- Items returned to any store and layaway items
- Items previously owned, sold "as is," and refurbished items
- Items purchased for resale, professional, or commercial use
- Items purchased outside of the United States
- Jewelry, antiques, collectible items, rare or one-of-a-kind items, special order items, custom items, and tailored items
- Manufacturer or merchant rebates
- Perishables, services, consumables, and limited-life items including, but not limited to, rechargeable batteries

- Price differences involving manufacturer and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection benefit
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments

## Claim Information

### How do I file a claim?

1. Call the Benefit Administrator within **twenty-one (21) days** of the date of the advertisement.
2. Complete the claim form you receive from the Benefit Administrator. Be sure to provide all information requested and **return the documentation within forty-five (45) days after your request for a claim form**. You can always call the Benefit Administrator if you have any questions.
3. Include the following documentation with your claim form:
  - The original itemized sales receipt
  - The original card receipt demonstrating that the purchase was made on your Account. If more than one method of payment was used, include documentation that shows a portion of the purchase was made with your Account.
  - The original Printed or non-Auction Internet site advertisement showing the item, sale date and/or date of the advertisement, lower advertised price, and advertising store name
  - Any other documentation deemed necessary, in the Benefit Administrator's sole discretion, to substantiate the claim
4. Send all information to the **Benefit Administrator**:  
Card Benefit Services  
P.O. Box 72034  
Richmond, VA 23255

### How will I be reimbursed if my claim is approved?

- You will be reimbursed the difference in the price, up to a maximum of **five hundred (\$500.00) dollars** for each item and **twenty-five hundred (\$2,500.00) dollars** a year for each Account.
- For advertisements of cash only, close-out, liquidation and going-out-of-business sales, you will be reimbursed for the difference in price up to a maximum of **fifty (\$50.00) dollars** for each item and **one hundred and fifty (\$150.00) dollars** a year for each Account.
- If your documentation is not complete, the Benefit Administrator will request additional information, which must be supplied within **sixty (60) days** of the request.
- 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.

## Definitions

**Printed Advertisements** – advertisements appearing in a newspaper, magazine, store circular, or catalog that state the authorized dealer or store name, item (including make and model number), and sale price distributed in the United States to the general public and placed by a manufacturer or authorized dealer of the consumer product in the United States. The advertisement must provide information stating the same manufacturer and model number of the item purchased. Any advertisement that is cut down or altered in any manner will not be sufficient documentation of loss. Therefore, any advertisements, catalogs, etc. must be submitted in whole with date verification. The only exception will be magazines and newspapers. In this case, you do not need to send the whole publication, but you will be required to send the whole page or pages in which the advertisement is found, with the date and name of the publication.

**Non-Auction Internet Advertisements** – advertisements posted on the Internet, by a non-Auction Internet merchant with a valid tax identification number. The advertisement must provide information stating the same manufacturer and model number of the item purchased. The printed version of the Non-Auction Internet advertisement must include the merchant's Internet address and customer service telephone number, as well as the item, including manufacturer, model number, sale price, and date of publication.

**Auction** (online or live) – a place or Internet site where items are sold through bidding or price quotes; or where prices fluctuate based on the number of people interested in purchasing or attempting to purchase a product. (Examples include, but are not limited to, eBay, Ubid, Yahoo, and public or private live auctions.)

**Date of Purchase** – the date you paid for and received the item, or the date of delivery and personal acceptance of the item, whichever is later.

**Additional Provisions for Price Protection:** The Price Protection benefit is secondary to and excess of any valid and collectible avenue of recovery which is available to you, the eligible Cardholder. The Provider will reimburse the excess amount once all other coverage has been exhausted up to the limit of liability.

This benefit is available only to you, the eligible Cardholder. If you make any claim knowing it to be false or fraudulent, 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 a claim, a claim file will be opened and shall remain open for **sixty (60) days** from the date you reported the claim. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within **eighty-one (81) days** of the date of the printed advertisement.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss 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 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 Benefits 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 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, or email or other secure portal messaging vehicles. The benefit described in this Guide to Benefits 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 a 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.

V-PS-EP (04-13) FORM # CPRIPRO010712



### Benefit Information

#### What is Return Protection?

- If you are dissatisfied with an item of personal property that you purchased entirely using your Account or rewards points earned on the card and the merchant will not accept the return, Return Protection will reimburse you for the cost of the item within **ninety (90) days** of the date it was purchased.
- This benefit is limited to **two hundred and fifty (\$250) dollars** for each eligible item and up to **one thousand (\$1,000.00) dollars** annual maximum per Account. Please note that the Benefit Administrator must receive the item in like-new/good working condition.
- Return Protection provides this coverage in excess of any applicable store guarantees.

### Coverage Information

#### Who is eligible for coverage?

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

#### What is not covered?

- Animals and living plants
- 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
- Cash, bullion, travelers checks, tickets, credit or debit cards, and any other negotiable instruments
- Computer software
- Damaged/non-working items
- Formal attire including, but not limited to, cocktail dresses, tuxedos, gowns, and formal accessories
- Items purchased for resale, professional, or commercial use
- Items purchased outside of the United States
- Items upon which alterations have been made
- Jewelry, art objects, rare or precious coins or stamps, antiques, and collectible items
- Medical equipment
- Perishables, consumables, and limited-life items including, but not limited to, 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
- Seasonal items including, but not limited to, holiday decorations

### Claim Information

#### How do I file a claim?

1. Call the Benefit Administrator within **ninety (90) days** of the date of purchase. The customer service representative will ask you for some preliminary claim information and send you the appropriate claim form.
2. Return the completed claim form within **thirty (30) days** of the date of your call. Be sure to include the original itemized sales receipt and your original card receipt. If more than one method of payment was used, documentation linking the entire payment to the Account must be included.
3. Customers who file a claim within **thirty (30) days** of the date of the purchase may be asked to submit proof of the store's return policy.
4. Please send all information to the **Benefit Administrator**:  
Card Benefit Services  
P.O. Box 2894  
Great Falls, MT 59403

#### What happens after I submit my claim?

- When your claim is received a customer service representative will contact you. If additional documentation is needed, in the Benefit Administrator's sole discretion, to substantiate the claim, you will have an additional **sixty (60) days** to provide that information.
- When the claim information is complete, the customer service representative will give you instructions for shipping the item with its original packaging, plus any manuals and warranties to the Benefit Administrator. The cost of shipping is at your expense. The Benefit Administrator must receive the item in like-new/good working condition before the claim can be approved.

#### How will I be reimbursed?

- Once your claim has been approved and the item is received, the Benefit Administrator will issue reimbursement for the purchase price of the item up to a maximum of **two hundred and fifty (\$250) dollars** for each eligible item, **one thousand (\$1,000.00) dollars** annual maximum for each Account less any applicable shipping and handling fees.
- Additionally, eligible purchases made using rewards points associated with the Account are eligible for this benefit.

**Additional Provisions for Return Protection:** The Return Protection benefit is secondary to and excess of any valid and collectible avenue of recovery which is available to you, the eligible Cardholder. The Benefit Administrator will reimburse the excess amount once all other coverage has been exhausted up to the limit of liability.

This benefit is available only to you, the eligible Cardholder. If you make any claim knowing it to be false or fraudulent in any respect, 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 misrepresentations of material fact by the Cardholder.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss 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 Benefits 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 Benefits may be modified by subsequent endorsements. Modifications to terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages, or email or other secure portal messaging vehicles. The benefit described in this Guide to Benefits 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.

V-PS-EP (04-13) FORM# CRETPRO010712

### What are Travel and Emergency Assistance Services?

*Help when you don't know where to turn.* Travel and Emergency Assistance provides a wide range of emergency services available **twenty-four (24) hours a day, three hundred and sixty-five (365) days a year.**

*The Benefit Administrator will make every reasonable effort to respond when you have an emergency—even if you need assistance beyond the services listed here. Please understand that, due to occasional problems such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other service.*

**Please note: Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.**

### Who is eligible?

You, a person to whom a United States (U.S.) credit card has been issued ("Cardholder"), your spouse, and your children (provided the children are dependents under 22 years old) may all take advantage of these special emergency services.

### How do I get these services?

They're as close as the nearest phone. You simply call the Benefit Administrator any hour of the day or night.

### Is there a charge for these services?

No. Travel and Emergency Assistance Services are available to eligible Cardholders at no additional charge. Cardholders are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided, as indicated below.

### What are the specific services and what do they provide?

Travel and Emergency Assistance Services will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways the Benefit Administrator can help:

- **Emergency Message Service** can record and relay emergency messages for travelers, immediate family members, or business associates. **Note: the Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.**
- **Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your personal account. **Note: All costs are your responsibility.**
- **Legal Referral Assistance** can arrange contact with English-speaking attorneys and with U.S. embassies or consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from your personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **Note: All costs are your responsibility.**

- **Emergency Transportation Assistance** can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This even includes arranging to bring your young children home and helping you stay in contact with family members or employers. In the case of a death, the Benefit Administrator can make arrangements for returning the remains of the deceased home. **Note: All costs are your responsibility.**
- **Emergency Ticket Replacement** helps you with the carrier's lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you. **Note: All costs are your responsibility.**
- **Lost Luggage Locator Service** can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. The Benefit Administrator can also arrange a cash advance with your issuing bank. **However, you are responsible for the cost of any replacement items and shipping costs.**
- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. **Note: All costs are your responsibility.**
- **Prescription Assistance and Valuable Document Delivery Arrangements** can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at a pharmacy near your location. It can also help transport critical documents which you may have left at home or elsewhere. **Note: All costs are your responsibility.**
- **Pre-Trip Assistance** can give you information on your destination before you leave—information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.

### Additional Provisions for Travel and Emergency Assistance

**Services:** The benefit described in this Guide to Benefit will not apply to Cardholders whose accounts have been suspended or canceled. 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. Allianz Global Assistance ("Benefit Administrator") is solely responsible for provision of the Travel and Emergency Assistance benefit.

FORM #VTEA (04/10)

### Roadside Dispatch

**For roadside assistance, call 1-800-VISA-TOW (1-800-847-2869)**

### What is Roadside Dispatch?

Roadside Dispatch® is a roadside assistance program arranged by Visa that you pay for only when you use it. The program is provided expressly for you a named owner on your credit card account, a "Cardholder", and it gives you security and convenience wherever your travels take you.

*No membership required or pre-enrollment is required. No annual dues. No limit on usage.*

### For \$59.95 per service call, the program provides:

- Towing – Up to 5 miles included<sup>1</sup>
- Tire Changing – must have good, inflated spare
- Jump Starting – battery boost

- Lockout Service<sup>3</sup> (no key replacement)
- Fuel Delivery – up to 5 gallons (cost of fuel not included)
- Winching<sup>2</sup> (within 100 feet of paved or county maintained road only)

## What happens when I call Roadside Dispatch?

After discussing your location and the nature of problem, the dispatcher will remain on the phone with you while arranging for a local service provider to come to your assistance. (Please note: if you feel that your location is not safe, you will be advised to hang up and dial 911. If you are not able to dial 911, a non-emergency police number in your area will be called and the dispatcher will remain on the phone with you at your request until the police arrive.)

With Roadside Dispatch, you will not have to search for the name of a local service provider, and you may even save money because Roadside Dispatch rates are pre-negotiated with local service providers. All fees are conveniently billed to your account.

Roadside assistance, **twenty-four (24) hours** a day, **seven (7) days** a week has never been easier. No membership or pre-enrollment is required. Just call toll free: **1-800-VISA-TOW (1-800-847-2869)**

<sup>1</sup> Rates apply to vehicles up to one ton gross vehicle weight only. Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee.

<sup>2</sup> Additional fees may apply for winching services under certain circumstances.

<sup>3</sup> Customers must have a valid credit card available in order to initiate and charge the **\$59.95** on-demand service fee prior to a dispatch. If a valid credit card is not available, the customer may be denied service.

**Note:** Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Chase shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other “off road” areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor Chase provides any assurances as to the ability of the service provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. Services provided by United States Auto Club, Motoring Division, Inc. This program may be discontinued at any time without prior notice. Program void where prohibited.

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