

NOTE: This is a sample of one of the benefits you receive from your Visa card. Benefits, providers, and coverage levels may vary from issuer to issuer. Please contact your Visa card issuer to request your full disclosure guide to benefits.

Your Visa Card Guide to Benefit Purchase Security



For questions about your account, balance, or rewards points please call the customer service number on your Visa statement.

This Guide to Benefit describes the benefit in effect as of 4/1/11. 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.

What is the effective date?

This benefit is effective for eligible purchases made as of the date of card enrollment through date of card expiration that is embossed on the card.

What is this Purchase Security benefit?

Subject to the Benefit Limits and within the first ninety (90) days of the date of purchase, Purchase Security will, at the Benefit Administrator's discretion, replace, repair, or fully reimburse you for the amount debited from your Visa card for eligible items of personal property purchased with the Visa card in the event of theft, or damage caused by the Eligible Events.

What are the benefit limits?

Each claim is subject to the maximum of the amount debited from the card or five hundred dollars (\$500.00), whichever is lower. The maximum benefits payable per calendar year is one thousand dollars (\$1,000.00). Purchase Security is supplemental to, and excess of, any valid and collectible insurance and reimbursement from any other source.

Who is eligible for this benefit?

To be eligible for this benefit, you must be a cardholder of an eligible U.S.-issued Visa card. Only purchases made by the eligible cardholder will be covered.

What items are covered by Purchase Security?

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

- 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 benefit 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 vehicle 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 and 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.
- Theft or damage 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.
- Theft or damage 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.

Are gifts covered?

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

Are purchases made outside the U.S. covered?

Yes, as long as you, the eligible cardholder, purchased the item with your Visa card and the eligible item meets the terms and conditions of the benefit.

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?

Yes. If you want to file a claim, you will need copies of your Visa card receipt and your store receipt that clearly identifies that the eligible purchase was made using the Visa card.

How do I file a claim?

Call the Benefit Administrator at **1-800-553-4820** (or call collect 410-581-9994) within sixty (60) days of theft or damage. **Please note: if you do not give such notice within sixty (60) days after the theft 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 theft 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.

What documents do I need to submit with my claim?

- Your completed and signed claim form.
- Your Visa card receipt.
- Your Visa statement and/or a photocopy of the front of your Visa card.
- The itemized store receipt that clearly identifies that the eligible item was purchased using the Visa card.
- A police report [**made within forty-eight (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.
- Any other documentation deemed necessary to substantiate your claim.
- Documentation (if available) of any other settlement of the theft or damage.

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.

(Continued on next page)

Purchase Security (Cont.)

How will I be reimbursed?

Provided that the terms and conditions of the benefit have been met, and 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 lost or stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced, you usually will be notified of the decision within fifteen (15) days following receipt of the required proof of theft/damage documentation.
2. You may be reimbursed for the amount debited from your eligible Visa card for the eligible item as recorded on your eligible Visa card receipt up to a maximum of five hundred dollars (\$500.00) per claim occurrence, less shipping and handling charges, and one thousand dollars (\$1,000.00) per year per eligible 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 discharge the obligation under the benefit.

Do I have to file with my insurance company?

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

* **NOTE: Purchase Security is supplemental to, and excess of, any valid and collectible insurance and reimbursement from any other source. 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 insurance or indemnity has been exhausted, Purchase Security will cover the theft or damage 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 limit of liability is five hundred dollars (\$500.00) per claim and one thousand dollars (\$1,000.00) per year 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 a 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 Security is not "contributing" insurance, and this "non-contribution" provision shall take precedence over "non-contribution" provisions found in other insurance or indemnity descriptions, policies, or contracts.

Additional Provisions for Purchase Security: This protection provides benefits only to you the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase with your eligible Visa card.

The Benefit Administrator reserves the right to contact your Visa issuer to identify the cardholder as eligible for this benefit. This benefit is only provided to eligible purchases made by the Visa cardholder.

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 claimant 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.

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 theft or damage.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft 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 Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa 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 Benefit mailings, statement inserts or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

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

For general questions regarding the benefit, call the Benefit Administrator at 1-800-553-4820 or call collect at 410-581-9994.

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