Your Fidelity® Visa Signature® Card Guide to Benefits

With Visa Signature®, you can enjoy the strength, recognition, and acceptance of the Visa brand—with special perks and benefits.

- You'll enjoy access to dozens of everyday benefits, like fine wine and food events, travel packages and savings, and dining perks. Plus enjoy complimentary 24-hour Visa Signature Concierge† service, Shopping savings, and special offers from your favorite retailers.
- You're also entitled to security and convenience benefits like Purchase Security, Travel and Emergency Assistance Services, Lost Luggage Reimbursement, and Travel Accident Insurance.

Please retain this guide for the future. It describes in detail some of the important perks and benefits available to you, and will help you enjoy your Visa Signature card.

†Cardmembers are responsible for the cost of any goods or services purchased by the Visa Signature Concierge on cardmembers' behalf.

YOUR GUIDE TO BENEFITS DESCRIBES THE BENEFITS IN EFFECT AS OF 7/1/26. BENEFIT INFORMATION IN THIS GUIDE REPLACES ANY PRIOR BENEFIT INFORMATION YOU MAY HAVE RECEIVED. PLEASE READ AND RETAIN FOR YOUR RECORDS. YOUR ELIGIBILITY IS DETERMINED BY YOUR FINANCIAL INSTITUTION.

For more information about the benefits described in this guide, go to Fidelity.com/VisaSignatureBenefits. You may also call the Benefit Administrator at 800-397-9010, or call collect outside the U.S. at 303-967-1093.

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

The creditor and issuer of the Fidelity® Rewards Visa Signature® Card is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.

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PRESENTING YOUR VISA SIGNATURE PERKS AND BENEFITS*

- **Travel** – Features incredible travel packages, savings, and upgrades from leading hotels, resorts, and cruises worldwide. Plus, provides exclusive benefits at a collection of over 900 of the world's finest properties with the Visa Signature Luxury Hotel Collection.
- **Emergency Card Replacement and Emergency Cash Disbursement** – This efficient, 24 x 7 x 365 worldwide service allows you to quickly and easily get a replacement Visa Signature card sent to you and/or receive emergency cash at a convenient location.
- **Purchase Security** – Will replace, repair, or reimburse you for eligible items of personal property up to $500 per claim for ninety (90) days from the date of purchase due to covered reasons.
- **Lost/Stolen Card Reporting** – This 24 x 7 x 365 worldwide service saves you valuable time if you need to report a lost or stolen Visa Signature card.
- **Travel Accident Insurance** – Receive coverage for common carrier accidental death or dismemberment, at no extra cost, when you charge your entire travel fare to your eligible Visa Signature card.
- **Lost Luggage Reimbursement** – Feel confident knowing your checked or carry-on luggage is covered up to $3,000 if lost or stolen when you charge your common carrier ticket to your eligible Visa Signature card.
- **Roadside Dispatch®** – Get convenient towing and locksmith referral services in the United States and Canada, available 24 hours a day, seven days a week.
- **Travel and Emergency Assistance Services** – Get help coordinating medical, legal, and travel services while you're away from home.

Visit **Fidelity.com/VisaSignatureBenefits** for more details on how to redeem these benefits.

PURCHASE SECURITY

Effective January 1, 2027, this benefit will no longer be available.

Purchase Security protects new retail purchases made with Your eligible Account and/or rewards programs associated with Your covered Account within the first ninety (90) days from the date of purchase. To be eligible for this coverage, You need to purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your covered Account.

At the Benefit Administrator's discretion, this benefit replaces, repairs, or reimburses You, up to the total purchase price of Your item for a maximum of five hundred dollars ($500.00) per claim and fifty thousand dollars ($50,000.00), per cardholder, in the event of theft, damage due to fire, vandalism, or accidentally discharged water or certain weather conditions.

You are eligible for this benefit if You are a cardholder of an eligible card issued in the United States.

Gifts purchased for friends and family members may also be covered if they are purchased with Your covered Account and/or rewards program associated with Your covered Account.

Purchase Security covers

Eligible items of personal property purchased with Your Account and/or rewards program associated with Your covered Account are covered for the following:

Damage due to:

- Fire, smoke, lightning, explosion, riot, or vandalism
- Windstorm, hail, rain, sleet, or snow
- Aircraft, spacecraft, or other vehicles
- Accidental discharge of water or steam from household plumbing
- Sudden accidental damage from electric current
- Theft (except from cars or motorized vehicles)

Purchases made outside the United States are also covered as long as You purchased the item with Your covered Account and/or rewards program associated with Your covered Account.

Purchase Security does <u>not</u> cover

- Animals and living plants
- Antiques or collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items towable or attachable to any motorized vehicle
- Broken items, unless 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, either professional or commercial use
- Items stolen from cars or other vehicles or common carriers
- Items that are lost, or that "mysteriously disappear," meaning they vanished in an unexplained manner, with no evidence of wrongdoing by one person or several
- Items under the control and care of a common carrier (including the U.S. Postal Service, airplanes, or a delivery service)
- Items in Your baggage (unless hand carried, or under Your supervision or that of a companion You know); includes jewelry and watches, among other things
- Theft or damage stemming from abuse, fraud, hostilities (war, invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal); normal wear and tear; flood, earthquake, radioactive contamination; damage from inherent product defects
- Theft or damage from misdelivery, or voluntarily parting with property
- Medical equipment
- Perishable or consumable items, including cosmetics, perfumes, rechargeable batteries, among others

- Real estate and items intended for real estate, including hard-wired and hard-plumbed items, garage doors and openers, ceiling fans, among other items
- Rented and leased items
- Traveler's checks, cash, tickets, credit or debit cards, among other negotiable purchased instruments
- Items used or pre-owned (Refurbished items will not be considered used or pre-owned as long accompanied by a warranty)
- Losses caused by or resulting from a Cyber Incident

Filing a Purchase Security claim

Call the Benefit Administrator at 800-553-4820, or call collect outside the U.S. at 303-967-1096, within sixty (60) days of the damage or theft **(if You wait longer, coverage may be denied).** The Benefit Administrator will ask for some preliminary claim information, answer Your questions and send You a claim form. When You submit Your claim, be sure to include all information regarding Your claim, including the time, place, cause, and the amount to either replace or repair the item.

If You have insurance (homeowner's, renter's, car, employer, or any other), 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. Purchase Security provides coverage on an "excess" coverage basis, meaning it does not duplicate coverage but pays for a loss only after valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies) has been exhausted. At that point, Purchase Security will cover the loss up to the amount charged to Your eligible Account, subject to the terms, exclusions, and limits of liability of the benefit.

This benefit also pays for the outstanding deductible portion of Your insurance or indemnity for eligible claims. The maximum total limit of liability is up to five hundred dollars ($500.00) per claim occurrence and fifty thousand dollars ($50,000.00) per cardholder. You will receive no more than the purchase price as recorded on the eligible card receipt.

When a protected item is part of a pair or set, You will receive no more than the value (as described above) of the particular part or parts, stolen or damaged, regardless of any special value that item may have as part of such a pair or set, and no more than the proportionate part of an aggregate purchase price of such pair or set.

For faster filing, or to learn more about Purchase Security, visit **www.cardbenefitservices.com**

Gift recipients may file their own claims, if they have the necessary substantiating documents.

Please submit the following documents:

- Your signed and completed claim form
- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points, or any other payment method utilized
- A copy of the itemized store receipt demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account
- Copy of the documentation of any other settlement of the loss (if applicable)
- If the item is repairable, the estimate of repair OR a copy of the paid receipt/invoice for the repairs, indicating the type of damage to the claimed item (if applicable)
- Copy of the police report **(made within forty-eight [48] hours of the occurrence in the case of theft)**, fire report or incident report to substantiate the loss. If the loss was not reported, please provide a replacement receipt or other sufficient proof of loss deemed eligible solely by Your Benefits Specialist (if applicable)
- Any other documents necessary to substantiate Your claim

In some cases of damage, You will be asked to send, **at Your expense**, the damaged item along with Your claim in order to substantiate the claim, so make sure to keep the damaged item in Your possession.

PLEASE NOTE: Your maximum recovery under the Purchase Security Benefit is the purchase price of the item, not to exceed the coverage limit.

Please return Your signed and completed form with all documentation within ninety (90) days of the date of theft or damage.

How will I be reimbursed?

Once You've met the conditions of this benefit, the Benefit Administrator will resolve Your claim in one of two ways:

- A damaged item may be repaired, rebuilt, or replaced, while a stolen item will be replaced. Typically, You will receive notice about this decision within fifteen (15) days upon receipt of Your claim documentation.
- You may receive payment to replace Your item, an amount not more than the original purchase price, less shipping and handling charges, up to five hundred dollars ($500.00) per claim and fifty thousand dollars ($50,000.00) per cardholder. 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.

Definitions

Account means Your credit or debit card Accounts.

Computer Programs means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve, or send data.

Covered Purchase means an item purchased by an Eligible Person and paid for by using an eligible Account, subject to the exclusions set forth in this Guide to Benefits. Covered Purchase includes an item purchased by an eligible purchaser and paid for by using an eligible Account in combination with other tender (such as rewards, cash, gift cards, store credit).

Cyber Incident means any of the following acts:

(a) unauthorized access to, or use of, Your Digital Data or Covered Purchase;

(b) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use, or destruction of Your Digital Data or Covered Purchase;

(c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or Covered Purchase;

(d) restriction or inhibition of access to, or directed against, Your Digital Data or Covered Purchase;

(e) computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Covered Purchase during the manufacturing process, upgrade process, or normal maintenance.

Digital Data means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices, or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Covered Purchase to store information, process information, and transmit information over the Internet.

Eligible Person means a cardholder who pays for their purchase by using their eligible Account and/or rewards program associated with their covered Account.

You or Your means an Eligible Person who used their eligible Account to purchase the item and/or rewards program associated with their covered Account.

Additional provisions for Purchase Security

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered 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, no coverage shall exist for such claim, and Your benefit may be cancelled. 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.
- 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 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, statement messages, or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.

- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- 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.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #PURCHASE500– 2024 (12/24) PS-O

For more information about the benefit described in this guide, call the Benefit Administrator at 800-553-4820, or call collect outside the U.S. at 303-967-1096.

TRAVEL AND EMERGENCY ASSISTANCE SERVICES

Travel and Emergency Assistance Services are made available to help You in case of an emergency while You are traveling away from home. The Benefit Administrator can connect You with the appropriate local emergency and assistance resources available, 24 hours a day, 365 days a year.

Please note that due to occasional issues 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 services.

What are Travel and Emergency Assistance Services and how do I use these services when I need them?

Travel and Emergency Assistance Services are made available to You, if You are a cardholder of an eligible card issued in the United States. Your spouse and children (dependents under 22 years old) are also eligible to use these services.

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.

To use the services, simply call the toll-free, 24-hour Benefit Administrator line at **800-992-6029**. If You are outside the United States, call collect at **804-673-1675**.

What are the specific services and how can they help me?

- **Emergency Message Service** can record and relay emergency messages for travelers or their immediate family members. 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 local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor Your condition; keep in contact with Your family, and provide continuing liaison; and help You arrange medical payments from Your personal account. **All costs are Your responsibility.**
- **Legal Referral Assistance** can arrange contact with English-speaking attorneys and U.S. embassies and 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. **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 includes arranging to bring Your Young children home and helping You stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. **All costs are Your responsibility.**
- **Emergency Ticket Replacement** helps You through Your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to You, should You lose Your ticket. **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. **You are responsible for the cost of any replacement items shipped to You.**

- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when You need more extensive assistance. **All costs are Your responsibility.**
- **Prescription Assistance and Valuable Document Delivery Arrangements** can help You fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. **All costs are Your responsibility.**
- **Pre-Trip Assistance** can give You information on Your destination before You leave, such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

Definitions

Common Carrier means any mode of transportation by land, water, or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail, or commuter bus lines.

You or Your means an eligible person whose name is embossed on an eligible U.S. issued card, and You reside in the United States.

ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE SERVICES

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, statement messages, or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose accounts have been suspended or cancelled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance.

For more information about the benefit described in this guide, call the Benefit Administrator at 800-992-6029, or call collect outside the U.S. at 804-673-1675.

FORM #VTEAS – 2023 (Stand 09/23) TEAS-S

LOST LUGGAGE REIMBURSEMENT

Effective January 1, 2027, this benefit will no longer be available.

Lost Luggage Reimbursement is here to help. With Lost Luggage Reimbursement, You can be reimbursed for the difference between the "value of the amount claimed" and the Common Carrier's payment up to $3,000.00 per Covered Trip (for New York residents, coverage is limited to two thousand dollars ($2,000.00) per bag), provided the Checked Luggage and/or Carry-on Baggage and/or its contents was lost due to theft or misdirection by the Common Carrier. "Value of the amount claimed" is the lesser of the following three amounts: the original purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection (with appropriate deduction for depreciation), and the cost to replace the item(s).

You and Your Immediate Family Members are all eligible for this benefit when You take a Covered Trip and pay for the cost of Your Common Carrier tickets with Your eligible card issued in the United States and/or rewards program associated with Your covered Account. To be eligible for coverage, You must purchase a portion or the entire cost of the Covered Trip with Your covered Account and/or rewards program associated with Your covered Account. Only Your Checked Luggage and/or Carry-On Baggage and/or its contents is covered.

This benefit is supplemental to and excess of any collectible insurance and/or collectible reimbursement from any other source. The Benefit Administrator will refund the excess amount once all other reimbursement has been exhausted up to the limit of liability.

Please Note: You must take all reasonable means to protect, save, and/or recover Your Checked Luggage and/or Carry-on Baggage and/or its contents at all times.

What is <u>not</u> covered?

- Luggage Reimbursement does not apply to loss or theft of the following items:
- Automobiles, automobile accessories and/or equipment, motorcycles, motors, bicycles (except when checked with the Common Carrier), boats, or other vehicles or conveyances

- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs
- Money, securities, credit or debit cards, checks, and travelers' checks
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics, rugs and carpets, animals, cameras, sporting equipment, and household furniture
- Property shipped as freight or shipped prior to the Covered Trip departure date
- Items specifically identified or described in and insured under any other insurance policy
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials
- Losses resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection)
- Business items (items that are used in the purchase, sale, production, promotion, or distribution of goods or services, including, but not limited to, manuals, computers and their accessories, software, data, facsimiles, samples, collateral materials, etc.), cellular telephones, or art objects

How to file a Lost Luggage Reimbursement claim

Immediately notify the Common Carrier to begin their claims process if Your luggage and/or its contents are lost or stolen.

Within twenty (20) days of the date Your luggage is lost or stolen, and You have notified the Common Carrier and begun their claims process, call the Benefit Administrator at **800-757-1274, or call collect outside the U.S. at 804-673-6496.** The Benefit Administrator will ask You for some preliminary claim information and send You a special claim form. **If You do not notify the Benefit Administrator within twenty (20) days of the date the luggage was lost or stolen, Your claim may be denied.**

Within ninety (90) days of the date Your luggage was lost or stolen, return Your claim form and the requested documentation below to the address provided by the Benefit Administrator:

- A copy of Your monthly billing statement or the travel itinerary (showing the last four [4] digits of the Account number) confirming the Common Carrier ticket was charged to the covered Account and/or rewards program associated with Your covered Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points, or any other payment method utilized
- A copy of ticketing by the Common Carrier, including, but not limited to, itinerary, boarding pass, or used ticket stub
- A copy of any check, settlement, denial, or explanation of coverage issued by the Common Carrier together with a copy of the Common Carrier's completed claim form, a list of the items lost and their value, and a copy of the luggage claim check (if applicable)
- A copy of Your insurance policy's Declarations Page (if applicable) to confirm Your deductible (Declarations Page means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles)
- A copy of any settlement of the loss or theft from Your primary insurance
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft

For faster filing or to learn more about Lost Luggage Reimbursement, visit **www.cardclaimcenter.com**

If You have personal insurance (i.e., homeowner's, renter's, or other insurance applicable to the lost or stolen luggage or contents), You are required to file a claim with Your insurance company and submit a copy of any claim settlement along with Your completed claim form.

If the claim amount is within Your personal insurance deductible, the Benefit Administrator may, at its discretion, deem a copy of Your personal insurance Declarations Page to be sufficient.

Transference of Claims

After the Benefit Administrator has paid Your claim of loss or theft under this reimbursement benefit, 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.

Definitions

Account means Your credit or debit card Accounts.

Carry-on Baggage means the baggage which You personally carry onto the Common Carrier and for which You retain responsibility.

Checked Luggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

Common Carrier means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines.

Covered Trip means a trip while the Eligible Person is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member, for which the expense has been charged to Your eligible Account and/or rewards program associated with Your covered Account, and which is not less than five (5) consecutive days but does not exceed sixty (60) consecutive days in duration.

Eligible Person means a cardholder who pays for their Covered Trip by using their eligible Account and/or rewards program associated with their covered Account.

Immediate Family Member means Your Spouse or legally dependent children under age eighteen (18), [twenty-five (25) if enrolled as a full-time student at an accredited university].

Spouse includes Your domestic partner, which is a person who is at least 18 years of age and who during the last 12 months: 1) has been in a committed relationship with the cardholder; (2) has been the cardholder's sole spousal equivalent; (3) has resided in the same household as the cardholder; and (4) has been jointly responsible with the cardholder for each other's financial obligations and who intends to continue the relationship as stated above indefinitely.

You or Your means an Eligible Person or Your Immediate Family Members who charged a portion of their Covered Trip to Your eligible Account and/or rewards program associated with Your covered Account.

ADDITIONAL PROVISIONS FOR LOST LUGGAGE REIMBURSEMENT

- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered 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, no coverage shall exist for such claim, and Your benefit may be cancelled. 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.
- 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 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, statement messages, or electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- 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.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #LUGOPT – 2026 (04/26) LL-3/5-O

For more information about the benefit described in this guide, call the Benefit Administrator at 800-757-1274, or call collect outside the U.S. at 804-673-6496.

$250,000 WORLDWIDE AUTOMATIC TRAVEL ACCIDENT INSURANCE

This benefit is provided at no extra cost for Fidelity® Rewards Visa Signature® Cardmembers of Elan Financial Services.

The Plan:
As a Fidelity® Rewards Visa Signature® Cardmember of Elan Financial Services, you, your spouse, and unmarried Dependent Child(ren) will be automatically insured against accidental loss of life, limb, sight, speech, or hearing while riding as a passenger in, entering, or exiting any licensed Common Carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers, or coupons, has been charged to your Fidelity® Rewards Visa Signature® Card issued by Elan Financial Services. If the entire cost of the passenger fare has been charged to your Fidelity® Rewards Visa Signature® Card issued by Elan Financial Services prior to departure for the airport, terminal, or station, coverage is also provided for Common Carrier travel (including taxi, bus, train, or airport limousine, but not including courtesy transportation provided without a specific charge), immediately, a) preceding your departure, directly to the airport, terminal, or station, b) while at the airport, terminal, or station, and c) immediately following your arrival at the airport, terminal, or station of your destination. If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal, or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your Fidelity® Rewards Visa Signature® Card issued by Elan Financial Services. Common Carrier means by land, water, or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.

Eligibility:
This travel insurance plan is provided to Fidelity® Rewards Visa Signature® Cardmembers by Elan Financial Services automatically when the entire cost of the passenger fare(s) are charged to your Fidelity® Rewards Visa Signature® Card issued by Elan Financial Services while the insurance is effective. It is not necessary for you to notify Elan Financial Services, the administrator or the Insurance Company, when tickets are purchased.

The Cost:
This travel insurance plan is provided at no additional cost to eligible Fidelity® Rewards Visa Signature® Cardmembers by Elan Financial Services. Elan Financial Services pays the Accountholder's premium.

Beneficiary:
The Loss of Life benefit will be paid to the beneficiary designated by the Insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured's spouse, b) the Insured's children, c) the Insured's parents, d) the Insured's brothers and sisters, e) the Insured's estate. All other indemnities will be paid to the Insured.

Benefits:
The full Benefit Amount is payable for Accidental Loss of Life, two or more members, sight of both eyes, speech and hearing, or any combination thereof. One half of the Benefit Amount is payable for Accidental Loss of: one member, sight of one eye, speech, or hearing. "Member" means hand or foot. One quarter of the Benefit Amount is payable for the Accidental Loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance throughout or above the knuckle joints of at least four fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a Loss of hand or foot even if they are later reattached. "Benefit Amount" means the Loss amount applicable at the time the entire cost of the passenger fare(s) is charged to your Fidelity® Rewards Visa Signature® Card issued by Elan Financial Services. The Loss must occur within one year of the Accident. The Company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple charge cards obligate the Insurance Company in excess of the stated Benefit Amount for any Loss sustained by any one individual insured as the result of any one Accident.*

Definitions for Travel Accident Insurance:

Accident or Accidental means a sudden, unforeseen, and unexpected event which: 1) happens by chance; 2) arises from a source external to the Insured Person; 3) is independent of illness, disease, or other bodily malfunction or medical or surgical treatment thereof; 4) occurs while the Insured Person is insured under this policy which is in force; and 5) is the direct cause of Loss.

Accidental Bodily Injury means bodily injury, which: 1) is Accidental; 2) the direct cause of a Loss; and 3) occurs while the Insured Person is insured under this policy, which is in force. Accidental Bodily Injury does not include conditions caused by repetitive motion injuries or cumulative trauma not a result of an Accident, including, but not limited to: 1) Osgood-Schlatter's Disease; 2) bursitis; 3) Chondromalacia; 4) shin splints; 5) stress fractures; 6) tendinitis; and 7) Carpal Tunnel Syndrome.

Account means Credit Card Accounts, debit card Accounts, central billed Accounts, checking Accounts, and savings Accounts.

Accountholder means any individual who is named on an open and active Account with the Policyholder.

Common Carrier means any motorized land, water, or air Conveyance operated by an organization other than the Policyholder, organized and licensed for the transportation of passengers for hire, and operated by an employee or an individual under contract. Common Carrier does not include helicopters, travel on cruise ships that extends beyond forty-eight (48) hours, sightseeing tours, or any Conveyance used for recreational activities.

Common Carrier Covered Trip means travel on a Common Carrier when the full fare for such transportation less any redeemable frequent flyer miles, coupons, or certificates has been charged to the Insured Person's Account issued by the Policyholder. If frequent flyer miles, coupons, or certificates are redeemed a charge of at least one dollar ($1.00) or the full amount due for the trip, whichever is greater, must be charged to the Account for travel to be considered a Common Carrier Covered Trip.

Commutation means travel between the Insured Person's residence and regular place of employment.

Conveyance means any motorized craft, vehicle, or mode of transportation licensed or registered by a governmental authority with competent jurisdiction.

Courtesy Transportation means transportation provided without a specific charge by a rental car agency, airport, or hotel which transports the Insured Person from the airport or station to the rental car agency or hotel, or from the rental car agency or hotel to the airport or station.

Covered Loss means Accidental Bodily Injury or Loss of life of either the Insured Person, traveling companion, or an Immediate Family Member of the Insured Person or traveling companion.

Credit Card means a payment medium that takes the form of a Credit Card, credit plate, charge plate, courtesy card, or other identification card or device issued to the Insured Person. The Insured Person may use the Credit Card to purchase, hire, rent, or lease property or services. Credit Card does not include a debit card.

Dependent Child means the Primary Insured Person's unmarried child from the moment of birth, including a natural child, grandchild, stepchild, or adopted child from the date of placement with the Primary Insured Person. The Dependent Child must: 1) be under the age of twenty-four (24); 2) be unmarried; 3) have no dependents; 4) be enrolled as a full-time student at an Institution of Higher Learning; 5) not be covered under any other group or individual health benefits plan; or 6) be classified as an Incapacitated Dependent Child.

Domestic Partner means a person designated in writing by the Primary Insured Person who is registered as a Domestic Partner or legal equivalent under laws of the governing jurisdiction or who: 1) is at least 18 years of age and competent to enter into a contract; 2) is not related to the Primary Insured Person by blood; 3) has exclusively lived with the Primary Insured Person for at least twelve (12) consecutive months prior to the date of enrollment; 4) is not legally married or separated; and 5) as of the date of enrollment, has with the Primary Insured Person at least two (2) of the following financial arrangements: a) a joint mortgage or lease; b) a joint bank Account; c) a joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease; or d) a joint Credit Card Account with a financial institution. Neither the Primary Insured Person nor the Domestic Partner can be married to, nor in a civil union with, anyone else.

Incapacitated Dependent Child means a child who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the Primary Insured Person for support and maintenance. The incapacity must have occurred while the child was: 1) under the age of nineteen (19); or 2) under the age of twenty-five (25) if enrolled as a full-time student at an Institution of Higher Learning.

Institution of Higher Learning means any accredited public or private college, university, professional trade, or vocational school beyond the twelfth (12th) grade.

Insured Person means a person, qualifying as a class member under the schedule of benefits: 1) who elects insurance; or 2) for whom insurance is elected, and 3) on whose behalf the premium is paid.

Loss means Accidental: Loss of foot; Loss of hand; Loss of hearing; Loss of life; Loss of sight; Loss of sight of one eye; Loss of speech; and Loss of thumb and index finger. Loss must occur within one (1) year after the Accident.

Primary Insured Person means the Insured Person who: 1) has a direct relationship with Elan Financial Services; and 2) where applicable, elects insurance under this policy; and pays the required premium, for the insurance elected.

Proof of Loss means written evidence acceptable to Us that an Accident, Accidental Bodily Injury, or Loss has occurred.

Spouse means the Insured Person's husband or wife who is recognized as such by the laws of the jurisdiction in which the Primary Insured Person resides.

War means: 1) hostilities following a formal declaration of War by a governmental authority; 2) in the absence of a formal declaration of War by a governmental authority armed, open, and continuous hostilities between two countries; or 3) armed, open, and continuous hostilities between two factions, each in control of territory, or claiming jurisdiction over the geographic area of hostility.

We, Us, and Our ("the Company") means Federal Insurance Company.

Exclusions:
This insurance does not cover Loss resulting from: 1) an Insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from Accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide, or intentionally self-inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism; 4) travel between the Insured's residence and regular place of employment. This insurance also does not apply to an Accident occurring while an Insured is in, entering, or exiting any aircraft owned, leased, or operated by the Policyholder, or any aircraft while acting or training as a pilot crew member, but this exclusion does not apply to passengers who temporarily perform pilot crew functions in a life-threatening emergency.

How to File a Claim:
Claim notice must be given to the Benefit Administrator within 20 days after the occurrence of any Loss covered by this policy or as soon as reasonably possible. Contact the Benefit Administrator at 866-390-9735. If you are outside the United States, call collect at 804-673-1164. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

Claim Forms:
When the Benefit Administrator receives notice of a claim, they will send you forms for giving Proof of Loss within 15 days. If you do not receive the forms, you should contact the Benefit Administrator again.

Claim Proof of Loss:
For claims involving disability, complete Proof of Loss must be given to the Benefit Administrator within 30 days after commencement of the period for which the Company is liable. Subsequent written proof of the continuance of such disability must be given to the Company at intervals we may reasonably require. For all other claims, complete Proof of Loss must be given to the Benefit Administrator within 90 days after the date of Loss, or as soon as reasonably possible. Failure to give complete Proof of Loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than one year after the deadline to submit complete Proof of Loss.

Claim Payment:
For benefits payable involving disability, the Company will pay you the applicable benefit amount no less frequently than monthly during the period for which the company is liable, subject to our receipt of complete Proof of Loss. For all other benefits, the Company will pay you or your beneficiary the applicable benefit amount within 60 days after complete Proof of Loss is received and if you, the Policyholder, and/or the beneficiary have complied with all the terms of this policy.

Effective Date
This insurance is effective on the policy effective date or on the date that you become an eligible cardholder, whichever is latest; and will cease on the date the benefit is terminated or on the date your Fidelity® Rewards Visa Signature® Card Account issued by Elan Financial Services is suspended or cancelled, whichever occurs first.

PLAN UNDERWRITTEN BY
Federal Insurance Company

A member insurer of the Chubb Group of Insurance Companies
202B Halls Mill Road
Whitehouse Station, NJ 08889

*In the event of multiple Accidental deaths per Credit Card Account arising from any one Accident, the Company's liability for all such Losses will be subject to a maximum limit of Insurance equal to two times the Benefit Amount for Loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

This description of coverage is not a contract of insurance, but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy on file with the Policyholder: Elan Financial Services. If this plan does not conform to your state

statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

Answers to specific questions can be obtained by contacting the Benefit Administrator at 866-390-9735. Outside the United States, call collect at 804-673-1164.

TSA PRECHECK® OR GLOBAL ENTRY® APPLICATION FEE

You must complete either the Global Entry or TSA PreCheck application and pay the application(s) fee with your eligible Fidelity® Visa Signature® Card. Global Entry is a U.S. Government program, operated by U.S. Customs and Border Protection (CBP). Visa and Elan Financial Services have no control over the program, including, but not limited to, application, approval process or enrollment, fees charged by CBP, and no liability with regards to the Global Entry program. For complete details on the Global Entry program, including full terms and conditions, go to https://www.cbp.gov/global-entry/about. TSA PreCheck is a U.S. Government program administered by the Transportation Security Administration (TSA), a component of the U.S. Department of Homeland Security (DHS). Visa and Elan Financial Services have no control over the program, including, but not limited to, application, approval process, or enrollment fees charged by TSA, and no liability with regards to the TSA PreCheck program. For complete details on the TSA PreCheck program, including full terms and conditions, go to https://tsa.gov/precheck.

The TSA PreCheck trademark is used with the permission of the U.S. Department of Homeland Security. Global Entry also includes TSA PreCheck benefits when departing U.S. airports. Travelers must include their Global Entry PASS ID # (located on the back of the Global Entry card) on travel reservations to activate their TSA PreCheck benefit.

Eligible Fidelity® Rewards Visa Signature® cardholders are eligible to earn up to 10,000 rewards points per eligible Visa Signature Account number. Fidelity® Visa Signature® cardholders who do not earn rewards points are eligible to earn up to a $100 statement credit per eligible Visa Signature Account number. Cardholders are eligible to earn their respective reward once every four (4) years after completing either the Global Entry or TSA PreCheck application fees. Rewards earned are calculated by the dollar amount spent in a single transaction.

Cardholders can continue to earn the reward for application fees every four (4) years. This four-year period is based on the date of the first qualified transaction. Please allow 2-3 billing cycles after either the Global Entry or TSA PreCheck program application fee is charged to an eligible Visa Signature card for the reward to be posted to your account.

AUTO RENTAL COLLISION DAMAGE WAIVER

The Auto Rental Collision Damage Waiver benefit provides reimbursement for damages caused by theft or collision up to **seventy-five thousand ($75,000.00) dollars**. The Auto Rental Collision Damage Waiver is secondary coverage, which means it supplements, and applies in excess of, any valid and collectible insurance or reimbursement from any source. The Auto Rental Collision Damage Waiver covers theft, damage, valid loss-of-use charges imposed and substantiated by the auto rental company, administrative fees, and reasonable and customary towing charges (due to a covered theft or damage) to the nearest qualified repair facility. The Auto Rental Collision Damage Waiver covers no other type of loss. For example, in the event of a collision involving Your Rental Vehicle, damage to any other driver's car, the injury of anyone, or damage to anything is not covered. Rental periods up to **thirty-one (31) consecutive days** are covered.

You are covered when Your name is embossed on an eligible card issued in the United States, and You use Your credit card Account to initiate and complete Your entire car rental transaction. Only You, as the primary renter of the vehicle, and any additional drivers permitted by the Rental Car Agreement are covered.

How Does the Auto Rental Collision Damage Waiver Work with Other Insurance?

If You **do** have personal automobile insurance or other insurance that covers theft or damage, the coverage provided under this benefit is secondary and reimburses You for the deductible portion of Your car insurance or other insurance, along with any unreimbursed portion of administrative and loss-of-use charges imposed by the car rental company, as well as reasonable towing charges while the car was Your responsibility.

If You **do not** have personal automobile insurance or any other insurance, the coverage provided under this benefit is primary and reimburses You for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

If You are renting outside of Your country of residence, the coverage provided under this benefit is primary and reimburses You for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

How Do You Use the Auto Rental Collision Damage Waiver?

1. Use Your Account to initiate and complete Your entire car rental transaction.
2. During this transaction, review the Rental Car Agreement and **decline** the rental company's collision damage waiver (CDW/LDW) option or a similar provision. ***Accepting this coverage will cancel out Your benefit.*** If the rental company insists that You purchase their insurance or collision damage waiver, call the Benefit Administrator for assistance at **800-348-8472, or call collect outside the United States at 804-673-1164.**

Before driving out of the lot, check the rental car for any prior damage and bring any damage You identify to the attention of the rental car company.

This benefit is in effect during the time the rental car is in Your (or an authorized driver's) control and terminates when the rental company reassumes control of their vehicle.

This benefit is available in the United States and most foreign countries. Coverage is not available where precluded by law, or where it's in violation of the territory terms of the auto rental agreement, or when prohibited by individual merchants. If you have questions about where coverage applies, contact the Benefit Administrator before You travel.

What Vehicles Are Not Covered?

Certain vehicles are not covered by this benefit, including: antique cars (cars over twenty (20) years old or that have not been manufactured for ten (10) years or more), cargo vans, vehicles with open cargo beds, trucks (other than pick-ups), motorcycles, mopeds, motorbikes, limousines, and recreational vehicles, and passenger vans with seating for more than nine (9) people, including the driver (passenger vans with seating for nine (9) or less, including the driver, are covered).

Wondering if coverage applies to a specific type of vehicle?

Contact the Benefit Administrator at 800-348-8472, or call collect outside the United States at 804-673-1164.

What's Not Covered?

The Auto Rental Collision Damage Waiver benefit does not apply to:

- Any obligation You assume under any agreement (other than the deductible on Your personal auto policy)
- Any violation of the auto rental agreement or this benefit
- Injury of anyone, including you, or damage to anything, inside or outside the Rental Vehicle
- Loss or theft of personal belongings
- Personal liability
- Expenses assumed, waived, or paid by the auto rental company or its insurer
- The cost of any insurance or collision damage waiver offered by, or purchased through, the auto rental company
- Depreciation of the Rental Vehicle caused by the incident, including, but not limited to, "diminished value"
- Expenses reimbursable by Your insurer, employer, or employer's insurance
- Theft or damage due to intentional acts or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband, or illegal activities
- Wear and tear, gradual deterioration, or mechanical breakdown
- Items not installed by the original manufacturer
- Damage due to off-road operation of the Rental Vehicle
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)
- Confiscation by authorities
- Vehicles that do not meet the definition of covered vehicles
- Rental periods that either exceed or are intended to exceed thirty-one (31) days
- Leases and mini leases
- Theft or damage resulting from the authorized driver's and/or cardholder's lack of reasonable care in protecting the Rental Vehicle before and/or after damage or theft occurs (for example, leaving the car running and unattended)
- Theft or damage reported more than forty-five (45) days* after the date of the incident
- Theft or damage for which a claim form has not been received within ninety (90) days* from the date of the incident
- Theft or damage for which all required documentation has not been received within three hundred sixty-five (365) days after the date of the incident

- Vehicles that are not rented from a Rental Agency
- Losses caused by or resulting from a Cyber Incident

***Not applicable to residents in certain states**

How Do You File a Claim?

It is Your responsibility as a cardholder to make every effort to protect Your Rental Vehicle from damage or theft. If You have an accident or Your Rental Vehicle has been stolen, follow these steps to file Your claim:

1. At the time of the theft or damage, or when You return the Rental Vehicle, request the following documents from Your car rental company:
   - Copy of the accident report form
   - Copy of the initial and final auto rental agreements (front and back)
   - Copy of the repair estimate and itemized repair bill
   - Two (2) photographs of the damaged vehicle, if available
   - Police report, if obtainable
   - Copy of the demand letter indicating the costs You are responsible for and any amounts that have been paid toward the claim
2. Call the Benefit Administrator to report the theft or damage, regardless of who is at fault and whether Your liability has been established, as soon as possible but no later than **forty-five (45) days from the date of the incident**. Any claim containing charges that would not have been included if notification occurred before the expenses were incurred may be declined, so it is important to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation.
3. Submit the documents listed above along with the following documents to the Benefit Administrator:
   - Completed and signed Auto Rental Collision Damage Waiver claim form **postmarked within ninety (90) days* of the theft or damage date**, even if all other required documentation is not yet available, **or Your claim may be denied**.
   - Credit card Account statement (showing the last four (4) digits of the Account number) reflecting the charge for the rental transaction.
   - A statement from Your insurance carrier (and/or Your employer or employer's insurance carrier, if applicable), or other reimbursement showing the costs for which You are responsible, and any amounts that have been paid toward the claim. Or, if You have no applicable insurance or reimbursement, a statement of no insurance or reimbursement is required.
   - A copy of Your primary insurance policy's Declarations Page (if applicable) to confirm Your deductible (This means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles).
   - Any other documentation required by the Benefit Administrator to substantiate the claim.

***Not applicable to residents in certain states**

All documents must be postmarked within three hundred sixty-five (365) days of the theft or damage date, or Your claim may be denied.

For faster filing, or to learn more about Auto Rental Collision Damage Waiver, visit www.cardclaimcenter.com

Transference of Claims

After Your claim is paid, Your rights and remedies against any party in regard to the theft or damage is transferred to the Benefit Administrator to the extent of the cost of payment made to You. You must give the Benefit Administrator all assistance reasonably required to secure all rights and remedies.

Definitions

Account – means Your credit card Account issued by Elan Financial Services.

Actual Cash Value – means the amount a Rental Vehicle is determined to be worth based on its market value, age, and condition at the time of loss.

Computer Programs – means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it which enable the computer or device to receive, process, store, retrieve, or send data.

Cyber Incident – means any of the following acts:

(a) unauthorized access to or use of Your Digital Data or Rental Vehicle;

(b) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use, or destruction of Your Digital Data or Rental Vehicle;

(c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or Rental Vehicle;

(d) restriction or inhibition of access to, or directed against, Your Digital Data or Rental Vehicle;

(e) computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Rental Vehicle during the manufacturing process, upgrade process, or normal maintenance.

Digital Data – means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices, or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Rental Vehicle to store information, process information, and transmit information over the Internet.

Eligible Person – means a cardholder who pays for their auto rental by using their eligible Account.

Rental Agency – means a commercial rental company licensed under the laws of the applicable jurisdiction and whose primary business is renting automobiles.

Rental Car Agreement – means the entire contract an eligible renter receives when renting a Rental Vehicle from a Rental Agency which describes in full all of the terms and conditions of the rental, as well as the responsibilities of all parties under the contract.

Rental Vehicle – means a land motor vehicle with four or more wheels which the eligible renter has rented for the period of time shown on the Rental Car Agreement and is not identified as a non-covered vehicle herein.

You or Your – means the Eligible Person who uses their covered Account to initiate and complete the entire rental car transaction.

Additional Provisions for Auto Rental Collision Damage Waiver

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered 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, no coverage shall exist for such claim, and Your benefit may be cancelled. 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.
- 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 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, statement messages, or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- 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.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

For more information about the benefit described in this guide, call the Benefit Administrator at 800-348-8472, or call collect outside the United States at 804-673-1164.

Your Guide to Benefit describes the benefit in effect as of 4/13/26. Benefit information in this guide replaces any prior benefit information You may have received. Please read and retain for Your records. Your eligibility is determined by Your financial institution.

EMERGENCY MEDICAL/DENTAL COVERAGE

The Emergency Medical/Dental Coverage provides reimbursement for Emergency Treatment if You become sick or accidentally injured while traveling on a Covered Trip up to **two thousand five hundred ($2,500.00) dollars** and is subject to a **fifty ($50.00) dollar** Deductible. In addition, if You are hospitalized as a result of a covered accident or sickness during Your Covered Trip, and Your attending Physician determines that You should recover in a hotel immediately after Your release from the Hospital before returning home, You may be eligible for an additional benefit of **seventy-five ($75.00) dollars** per day for up to a maximum of **five (5) days** towards the cost of a hotel room.

You, Your spouse, and Your dependent children are eligible for coverage if You purchase a Covered Trip with Your eligible card issued in the United States and/or rewards program associated with Your covered Account. Eligible Person means You, Your spouse/domestic partner and Your legally dependent children under age nineteen (19) [under the age of twenty-six (26) if enrolled as a full-time student at an accredited university].

What Medical Expenses Are Covered?

Your covered medical expenses for Emergency Treatment include necessary services and supplies recommended by Your attending Physician and received during the course of Your Covered Trip. These include:

- The services of a legally qualified Physician, surgeon, nurse, Dentist, or osteopath
- Charges for Hospital confinement and use of operating rooms
- Charges for anesthetics (including administration), X-ray examinations or treatments, and laboratory tests
- Ambulance services
- Drugs, medicines, and therapeutic services and supplies

This benefit is payable on an excess basis over and above any amount due from any other valid or collectible insurance or any other form of reimbursement payable by those responsible for the loss.

Please Pay Special Attention to These Conditions of the Emergency Medical and Dental Benefit:

- Your trip must be booked through a travel agency, booking portal or travel provider (lodging – including hotels, motels, hostels and short-term vacation rentals, and excursions) and/or a Common Carrier.
- The Covered Trip must be no less than **three (3) days** and no more than **sixty (60) days** and at least **one hundred* (100) miles** from Your Residence. When a cardholder's mailing address is in the State of New York, this **one hundred (100) or more mile** requirement does not apply pursuant to New York laws.

What's Not Covered?

Benefits paid will not exceed Reasonable and Customary charges. In addition, the Emergency Medical/Dental Coverage benefit does not apply to any expense resulting from:

- Travel for the purpose of obtaining medical treatment
- Non-emergency services, supplies or charges
- Services, supplies, or charges rendered by a member of the Eligible Person's immediate family
- Care not prescribed by or performed by or upon the direction of a Hospital, Physician, or Dentist
- Care not Medically Necessary as determined by the Benefit Administrator Care which is experimental/investigative in nature
- Care rendered by a provider other than a Hospital, Physician, surgeon, nurse, Dentist, or osteopath
- Care which is experimental/investigative in nature
- Care for any illness or bodily injury that occurs in the course of employment if You are eligible for benefits or compensation in whole or in part, under the provisions of any legislation of any governmental unit (for example– workers compensation coverage). This applies whether or not You claim or recover any benefits or compensation and whether or not You recover losses from a third party.

- Payments to the extent benefits are provided by any governmental agency or unit (except Medicare)
- Care received for which You would have no legal obligation to pay in the absence of this or any similar benefit
- Care received in Afghanistan, Myanmar, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon, Nicaragua, North Korea, Vietnam, Yemen, and any other country which may be determined by the U.S. Government from time to time to be unsafe for travel.
- Care for any illness or injury suffered due to:
  - o Self-inflicted harm
  - o Attempted suicide
  - o Mental health issues
  - o Alcoholism or substance abuse
  - o War; military duty; civil disorder
  - o Air travel except as a passenger on a licensed aircraft operated by an airline or air charter company
  - o Routine physical examinations
  - o Hearing aids; eyeglasses or contact lenses
  - o Routine dental care, including dentures and false teeth
  - o Hernia, unless it results from a covered accident
  - o Elective abortion
  - o Participation in or attempt at a felonious act
  - o Skydiving, scuba diving, skin diving, or deep sea diving
  - o Hang gliding, parachuting, rock climbing, and contests of speed

How Do You File a Claim?

Follow these steps to file Your claim:

1. Call the Benefit Administrator within **ninety (90) days** of receiving medical care while on an eligible Covered Trip **(1-800-434-1280, or call collect outside the U.S. at 1-804-673-6499)**. The Benefits Administrator will answer Your questions and send You a claim form.
2. Return the claim form and the requested documentation below within **one hundred and eighty (180) days** of the date of the event to the address below:

Card Benefit Services
P.O. Box 72034
Richmond, VA 23255

What Documents Will You Need to Provide?

The Benefit Administrator will provide the details, but You should be prepared to send:

- Completed and signed claim form
- Credit card statement (showing the last four (4) digits of the Account number) reflecting the charge for the Common Carrier ticket or travel provider transaction (unless the travel itinerary reflects the last four (4) digits of Your Account number as payment method)
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, rewards programs, or other payment method used
- A statement from Your insurance carrier (and/or Your employer, or Your employer's insurance carrier), showing any amounts they paid towards the costs claimed
- A copy of any other valid and collectible insurance or reimbursement available to You, if applicable
  - o If You have no other applicable insurance or reimbursement, please provide a statement to that effect
- Receipts for eligible medical/dental expenses
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Definitions

Account - Your credit card account issued by Elan Financial Services.

Company - Indemnity Insurance Company of North America.

Common Carrier - any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Common Carrier does not include taxi, limousine service, rideshare service, rental vehicles, commuter rail or commuter bus lines.

Covered Trip - arrangements that are booked through a licensed commercial travel establishment, travel agency, or booking portal, or with travel providers (lodging – including hotels, motels, hostels and short-term vacation rentals, and excursions) and/or Common Carrier organizations, for which the expense has been charged to Your eligible Account and/or rewards program associated with Your eligible Account, which is not travel for the purposes of obtaining medical treatment and which is not less than **three (3) consecutive days** but does not exceed **sixty (60) consecutive days** in duration.

Deductible - a specified dollar amount that must be incurred by an Eligible Person before the Company will assume any liability for all or part of the remaining covered services; the Deductible applies to all care rendered during any one Covered Trip.

Dentist - a licensed Dentist.

Eligible Person - a cardholder, his/her spouse/domestic partner and legally dependent children under age nineteen (19), [under the age of twenty-six (26) if enrolled as a full-time student at an accredited university].

Eligible Person's Residence - the cardholder's principal place of residence as listed in Your card issuer's file or address reflected on Your billing statement; the principal place of residence from the card issuer's records will take precedence over billing statement address in determining the eligibility of coverage.

Emergency Treatment - the services or supplies provided by a Dentist, Hospital, Physician or other provider which are Medically Necessary to treat any injury, sickness or other covered condition where the onset is sudden and unexpected, considered life-threatening, and if left untreated, could deteriorate resulting in serious and irreparable harm.

Hospital - a facility that holds a valid license if it is required by the law; operates primarily for the care and treatment of sick or injured persons as inpatients; has a staff of one or more Physicians available at all times; provides twenty-four (24) hour nursing service and has at least one registered professional nurse on duty or on call; has organized diagnostic and surgical facilities, either on the premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

Medically Necessary - the services or supplies provided by a Hospital, Physician or other provider that are required to identify or treat an Eligible Person's illness or injury and which, as determined by the Company, are: 1) indicated for the symptom or diagnosis and treatment of the Eligible Person's condition, disease, ailment, or injury, 2) appropriate with regard to standards of good medical practice, 3) not solely for the convenience of an Eligible Person, Physician, or other provider, 4) the most appropriate supply or level of service which can be safely provided to the Eligible Person; when applied to the care of an inpatient, it further means that the Eligible Person's medical symptoms or condition requires that the services cannot be safely provided to the Eligible Person as an Outpatient.

Physician - a licensed practitioner of the healing arts acting within the scope of his/her license; the treating Physician may not be Yourself or an immediate family member.

Reasonable and Customary Charges - charges commonly used by providers of medical care in the locality in which care is furnished.

You or Your – the Eligible Person.

Additional Provisions

- This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Indemnity Insurance Company of North America ("Provider"). Coverage may not be available in all states or certain terms may be different where required by state law.
- 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 **three (3) 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 Benefits have been complied with fully.

- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered 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, no coverage shall exist for such claim, and Your benefit may be cancelled. 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.
- 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, statement messages, or electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least **thirty (30) days** in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- 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.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-434-1280, or call collect outside the U.S. at 1-804-673-6499.

VISA SIGNATURE

visa.com

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