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## Your Visa Credit Card Guide to Benefits

- Price Protection
- Purchase Security
- Lost Luggage Reimbursement
- Emergency Evacuation and Transportation/Repatriation of Remains Coverage

### Price Protection

#### What is this benefit?

Price Protection helps you save money on many products when you purchase them entirely with your eligible Visa card. If you buy an eligible item with your card in the United States and see it available for less in another retail store's printed Advertisement within sixty (60) days of the Date of Purchase, the Benefit Administrator will refund the difference up to \$250.00 per item and up to \$1,000.00 a year per eligible account.

**Please Note:** Price Protection is secondary to and in excess of store policies offering a lowest-price guarantee or any other form of refund for price differences.

#### Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible U.S. issued Visa card, and a citizen and/or resident of the United States.

#### How do I take advantage of this benefit?

1. Use your eligible Visa card to charge the full amount of the eligible item. Save all original receipts; both your Visa card paperwork and the itemized store receipt.
2. If you see the identical product by the same manufacturer advertised in print for a lower retail price within sixty (60) days of your purchase, keep the original printed Advertisement. Make sure the printed Advertisement includes:
  - A description of the item that is identical to the one you purchased;
  - The sale price;
  - The store or dealer's name;
  - A sale date(s) effective within sixty (60) days of the Date of Purchase.

**Please Note:** Only items advertised by authorized dealers in the United States apply. Price differences involving manufacturer and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection benefit.

#### What is not covered?

Price Protection does not cover the following:

- Advertisements posted on the Internet;
- Advertisements of cash-only sales, close-out sales, flea markets, fire sales, going-out-of-business sales, limited-quantity promotions, or liquidation sales;
- Advertisements of sales of seasonal or discontinued items including, but not limited to, holiday decorations
- Animals and living plants;
- Boats, automobiles, and any other motorized vehicles and their motors, equipment, or accessories;

- Cell phone service agreements and cell phone contracts;
- Items purchased for resale, professional, or commercial use;
- Jewelry, antiques, and collectible items, rare or one-of-a-kind items, special order items, custom items, or tailored items;
- Manufacturer and/or merchant rebates;
- Perishables, services, consumables, and limited-life items including, but not limited to, rechargeable batteries;
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans;
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments;
- Items purchased outside of the United States;
- Items that are previously owned, sold "as is," and/or refurbished

#### Definitions:

**Advertised or Advertisements** means an advertisement printed in a newspaper, journal, magazine, or flyer distributed in the United States to the general public and placed by a manufacturer or authorized dealer of the consumer product in the United States. Advertisements that are cut down or altered in any way will not be accepted; therefore, any advertisements, catalogs, etc. must be submitted in whole with date verification. The only exception is advertisements in magazines and newspapers. In these cases, it's not necessary to submit the whole publication; only the whole page or pages in which the advertisement appears, with the date and name of the publication, is required.

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

#### Filing a Price Protection Claim:

##### How do I file a Price Protection claim?

Call the Benefit Administrator at **1-800-553-7520**, or call collect **outside the U.S. at 303-967-1096 within ten (10) days** of the printed Advertisement showing your product at the lower price. You will receive a claim form with instructions on how to file your claim. Follow the instructions and return the completed claim form along with:

- The original itemized sales receipt;
- The original Visa card receipt demonstrating that the entire purchase was made on your eligible card;
- The original printed Advertisement showing the item, sale date and/or date of the Advertisement, lower advertised price, and advertising store name to:

Card Benefit Services  
P.O. Box 2894  
Great Falls, MT 59403

#### How will I be reimbursed?

Return the form with the required documents within twenty (20) days of contacting the Benefit Administrator for a claim form. If your claim is approved, the Benefit Administrator will issue you a refund for the difference in the price, up to a maximum of \$250.00 per item. If your documentation is not complete, the Benefit Administrator will request additional information, which must be supplied within sixty (60) days of the request.

#### ADDITIONAL PROVISIONS FOR PRICE PROTECTION

The Price Protection benefit is supplemental to, and excess of, any valid and collectible avenue of recovery that is available to you, the eligible Visa cardholder. The Benefit Administrator will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

This benefit is available only to you, the eligible Visa cardholder.

If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report a claim, a claim file will be opened and shall remain open for sixty (60) days from the date you reported the claim. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within seventy (70) days of the date of the printed Advertisement.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss will be transferred to the Benefit Administrator to the extent of the cost of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to 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. Your financial institution can cancel or non-renew this benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VPRICEPROT – 2013 (04/14)

**For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-553-7520, or call collect outside the U.S. at 303-967-1096.**

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## Purchase Security

### What is this benefit?

Purchase Security will, at the Benefit Administrator's discretion, replace, repair, or reimburse you for eligible items of personal property purchased entirely with your registered Visa

TravelMoney® card in the event of theft, damage due to fire, vandalism, or accidentally discharged water, or certain weather conditions within the first ninety (90) days of the purchase date. This benefit is limited to a maximum of five hundred dollars (\$500.00) per claim and fifty thousand dollars (\$50,000.00) per registered cardholder.\*

### Who is eligible for this benefit?

You are eligible if you are the valid cardholder of a registered Visa TravelMoney card issued in the United States.

### How does this coverage work?

You do not need to register your eligible purchases in any way. They are automatically covered for damage due to:

- Fire, smoke, explosion, riot, or vandalism;
- Windstorm, lightning, 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 about purchases made outside of the U.S.?

Purchases made outside of the U.S. are covered as long as you purchased the item entirely with your registered Visa TravelMoney card and the eligible item meets the terms and conditions of the benefit.

### What types of purchases are not covered?

- Animals and living plants
- Antiques and collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle
- Broken items, unless damage is the result of a covered occurrence
- Computer software
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow
- Items purchased for resale, professional, or commercial use
- Items stolen from automobiles and other vehicles, or common carriers
- Items that are lost or that "mysteriously disappear," meaning that the item or item(s) vanished in an unexplained manner without evidence of a wrongful act by a person or persons
- Items under the care and control of a common carrier, which includes the 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 the supervision of a traveling companion whom you know
- 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

#### **Should I keep copies of receipts or any other records?**

Yes. In the event that you need to file a claim, copies of your registered Visa TravelMoney card receipt and the itemized store receipt are required to verify the claim.

#### **What do I do if my purchase is stolen or damaged?**

Call the Benefit Administrator at **1-800-553-4820**. If you are outside the United States, call one of our toll free numbers **within sixty (60) days** of the theft or damage. The Benefit Administrator will ask you for some preliminary information about the incident and send you the appropriate claim form. If your purchase is stolen or damaged, make sure to also file a police report **within forty-eight (48) hours of the occurrence**.

**Please Note:** If you do not notify the Benefit Administrator within sixty (60) days of the theft or damage, your claim may be denied.

#### **How do I file a claim?**

Complete, sign and return the claim form within ninety (90) days of the incident along with the following documents:

- Your registered Visa TravelMoney card receipt;
- The itemized store receipt;
- A police report (**filed within forty-eight (48) hours of the incident**) in the case of theft, fire, insurance claim, loss report, or other report sufficient to determine eligibility for benefits;
- A copy of your primary insurance policy's Declarations Page to confirm your deductible. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles;
- Documentation (if available) of any other settlement of the theft or damage;
- Any other documentation deemed necessary to substantiate your claim.

All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In 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 purchase in your possession.

Gift recipients of eligible items may also handle the claim process if you are able to provide all the documents and items necessary to fully substantiate the claim.

**Please Note:** Claim forms must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of theft or damage.

For faster filing, or to learn more about Purchase Security, visit [www.cardbenefitservices.com](http://www.cardbenefitservices.com).

#### **How does the reimbursement process work?**

If you have met the terms and conditions of the benefit, and depending on the nature and circumstances of the incident, the Benefit Administrator will resolve your claim in one of two ways:

1. A damaged item, whether wholly or in part, may be repaired, rebuilt, or replaced. A stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced, typically you will be notified of the decision within fifteen (15) days after the required documentation of theft/damage has been submitted.
2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your registered Visa TravelMoney card receipt, less handling and shipping charges.

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

#### **Do I have to file with my insurance company?**

Yes, if you have insurance applicable to the damaged or stolen item (e.g., business owner's, homeowner's, renter's, or automobile) or if you are covered by your employer's insurance for such losses, 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, at the option of the Benefit Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal insurance policy Declarations Page may be sufficient.\*

**\* Please Note: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of any 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 debited from the account linked to your registered Visa TravelMoney card 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 occurrence and fifty thousand dollars (\$50,000.00) per registered cardholder. You will receive no more than the purchase price as recorded on the registered Visa TravelMoney 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 insurance or indemnity descriptions, policies, or contracts.

#### **ADDITIONAL PROVISIONS FOR PURCHASE SECURITY**

This protection provides benefits only to you, the registered Visa TravelMoney cardholder, and to whomever receives the eligible gifts you purchase entirely with your registered Visa TravelMoney card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each 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 the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefits have been complied with fully.

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

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit for registered Visa TravelMoney cardholders, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a registered Visa TravelMoney cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VPS 500-50K-90D – 2013 (04/14)

**For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-553-4820, or call collect outside the U.S. at 303-967-1096.**

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## Lost Luggage Reimbursement

### What is this benefit?

When You take a trip and pay for the entire cost of Common Carrier tickets with Your eligible Visa card, You may be eligible

to receive reimbursement if Your Checked Luggage or Carry-on Baggage and/or its contents are lost due to theft or misdirection by the Common Carrier.

You will be reimbursed for the difference between the "value of the amount claimed" and the Common Carrier's payment up to **three thousand dollars (\$3,000.00)** per trip (for New York residents, coverage is limited to two thousand dollars (\$2,000.00) per bag), provided the luggage was lost due to theft or misdirection by the Common Carrier.

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

### Who is eligible for this benefit?

You are eligible if You charge a covered trip to Your valid, Visa card issued in the United States. Only Your Checked Luggage or Carry-on Baggage is covered.

### What is covered?

The value of Your Checked Luggage and Carry-on Baggage and/or its contents are covered up to **three thousand dollars (3,000.00)** maximum per trip, provided the luggage or contents are lost due to theft or misdirection by the Common Carrier.

This benefit is supplemental to and excess of any valid and collectible insurance and/or collectible reimbursement from another source. This means that Your reimbursement amount is determined by the difference between the "value of the amount claimed" and the amount of any other collectible reimbursement, such as payment from 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).

### What items or losses are not covered?

- 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 traveler's 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 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, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection);
- Business Items, cellular telephones, or art objects.

### Definitions:

**Business Items** means 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, facsimile, samples, collateral materials, etc.).

**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.

**Eligible Person** means a Visa cardholder who pays for the specific occasions covered by using the eligible Visa card.

**Immediate Family Member** means Your spouse or legal dependent children under age eighteen (18) [under age twenty-five (25) if enrolled as a full-time student at an accredited institution].

**You and Your** means an Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible Visa card.

**What do I do if my luggage or its contents are lost or stolen?**

Immediately notify the Common Carrier to begin their claims process. Call the Benefit Administrator at **1-800-757-1274, or call collect outside the U.S. at 804-673-6496**. Notification to the Benefit Administrator must be made **within twenty (20) days** from the date the luggage was lost or stolen. The Benefit Administrator will answer any questions You may have and send You a special claim form.

**Please Note: 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.**

**How do I file a claim?**

Complete the claim form You receive from the Benefit Administrator. Mail the following items within ninety (90) days from the date the luggage was lost or stolen to the address provided:

- The completed claim form;
- A copy of Your Visa card statement, charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for with Your eligible Visa card;
- Proof of ticketing by the Common Carrier, including, but not limited to, itinerary, boarding pass, or used ticket stub;
- A copy of the 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 to confirm Your deductible. "Declarations Page" means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates and deductibles;
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft.

**Do I have to file a claim with my insurance company?**

Yes. 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.

**ADDITIONAL PROVISIONS FOR LOST LUGGAGE REIMBURSEMENT**

Lost Luggage Reimbursement is supplemental to and excess of any other valid and collectible avenue of recovery that is available to You, the eligible Visa cardholder. The Benefit Administrator will refund the excess amount once all other reimbursement has been exhausted up to the limit of liability.

This benefit is available only to You, the eligible Visa cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss to property protected by this benefit. This provision will not be applied unreasonably to avoid claims.

If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and Your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible 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. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify You at least thirty (30) days in advance. This information is a description of the benefit provided to You as a Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

**For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-757-1274, or call collect outside the U.S. at 804-673-6496.**

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## Emergency Evacuation and Transportation/Repatriation of Remains Coverage

### What are these benefits?

Emergency Evacuation and Transportation/Repatriation of Remains Coverage provides reimbursement for expenses not paid by other coverage if you require **Emergency Evacuation and Transportation or Repatriation of Remains** while on a Trip purchased entirely with your Visa card.

- **Emergency Evacuation and Transportation benefit limit: up to ten thousand dollars (\$10,000.00)**
- **Repatriation of Remains benefit limit: up to one thousand dollars (\$1,000.00)**

**Please Note:** These benefits are supplemental to and excess of any valid and collectible insurance or other reimbursement. Note that coverage is secondary to any existing health and/or dental coverage the Eligible Person may have, including workers' compensation and disability benefits whether or not provided by law.

### Who is eligible for these benefits?

You and your Immediate Family Members are eligible if you are the valid cardholder of an eligible, U.S. issued Visa card and charge your Trip using the card.

### What is the Emergency Evacuation benefit?

When you charge a Trip via a Common Carrier—the duration of which is not less than five (5) days and does not exceed sixty (60) days and is in excess of one hundred (100) miles\* from your Residence—with your eligible Visa card, you will be reimbursed for covered expenses not paid or payable by your medical insurance or other reimbursement if any injury or illness occurring during your Trip results in a necessary Emergency Evacuation, subject to the maximum benefit limit.

### Emergency Evacuation means:

- A. Your medical condition warrants immediate transportation from the place where you are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained; or
- B. After treatment at a local Hospital, your medical condition warrants transportation to your Residence for further medical treatment or recovery; or
- C. Both (A) and (B).

The evacuation must be pre-approved by the Benefit Administrator in consultation with a legally licensed Physician who certifies that the severity of the injury or sickness warrants Emergency Evacuation. The Benefit Administrator must also make the actual medical transportation arrangements.

### What is covered by the Emergency Evacuation benefit?

Covered expenses include those for transportation, medical services, and medical supplies needed to facilitate your Emergency Evacuation. All transportation arrangements must be:

- A. Recommended by the attending Physician;
- B. Required by the standard regulations of the conveyance transporting you; and
- C. Arranged and approved in advance by the Benefit Administrator

Transportation means any land, water, or air conveyance required to transport you during an Emergency Evacuation. Such transportation includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.

This benefit does not cover any expenses provided by another party at no cost to you or already included in the cost of the scheduled Trip on which the illness or injury occurs.

### What is the Emergency Transportation benefit?

In the event you are hospitalized for more than eight (8) days, the Benefit Administrator can arrange for a relative or friend to visit your bedside by paying the cost of any economy-class round-trip ticket for that person. You are also eligible to receive reimbursement for the cost of an economy airfare ticket, if the original ticket(s) cannot be used, or to return an accompanying minor to his/her Residence, when applicable. In exchange for this service, the return tickets must be turned over to the Benefit Administrator whenever possible or the Benefit Administrator must be reimbursed the amount equivalent to the value of the unused ticket.

### What is the Repatriation of Remains benefit?

In the event of your death during the course of the covered Trip, the Benefit Administrator will pay the reasonable covered expenses up to one thousand dollars (\$1,000.00) to return your body to your country of Residence.

These covered expenses include, but are not limited to, expenses for embalming, cremation, coffin, and transportation.

### What is not covered?

These benefits do not cover any expense resulting from the following:

- Travel for the purpose of obtaining medical treatment;
- Non-emergency services, supplies, or charges;
- Services, supplies, or charges rendered by a member of your immediate family;
- Care not medically necessary as determined by the Benefit Administrator;
- Care rendered by other than Hospitals and Physicians;
- 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; worker's 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 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, skin, or deep sea diving
- o Hang gliding, parachuting, rock climbing and contests of speed
- Care received for which you would have no legal obligation to pay;
- Care received in Afghanistan, Burma, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon, Nicaragua, North Korea, Yemen, Vietnam, and any other country which may be determined by the U.S. Government from time to time to be unsafe for travel.

**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.

**Hospital** means a facility that holds a valid license if 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 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.

**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 institution]

**Physician** means a licensed practitioner of the healing arts acting within the scope of his/her license. The treating Physician may not be yourself or a family member.

**Residence** means your home address as listed in your card issuer's file or address reflected on your billing statement. The home address from the card issuer's records will take precedence over billing statement address in determining the eligibility of coverage.

**Trip** means arrangements that are made by a commercial licensed travel establishment consisting of travel agencies and/or Common Carrier organizations, for which the expense has been charged to your eligible Visa card, and which is not less than five (5) consecutive days but does not exceed sixty (60) consecutive days in duration.

**Filing an Emergency Evacuation and Transportation/Repatriation of Remains Coverage Claim**

**How do I file a claim?**

1. **If you have an accident, illness or other type of eligible loss covered under this benefit, immediately call the Benefit Administrator at 1-800-508-1276, or call collect outside the U.S. at 804-673-6498.** The Benefit Administrator will answer your questions and send you a claim form.
2. **Return the completed claim form and requested documentation within 180 days** of the date of the event to this address:

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

**What documents do I need to submit with my claim?  
For Emergency Evacuation and Transportation:**

- The completed, signed claim form;

- A copy of your receipt, showing that the Trip was charged and paid for with your eligible Visa card;
- A statement from your insurance carrier (and/or your employer, or employer's insurance carrier) or other reimbursement showing any amounts they may have paid toward the costs claimed. Or, if you have no other applicable insurance or reimbursement, please provide a notarized statement to that effect;
- Copy of medical bills;
- Copy of transportation, medical services, and medical supply bills incurred in connection with the Emergency Evacuation;
- Copy of Physician's statement describing the need for Emergency Evacuation;
- Copy of the original unused return tickets or statement indicating the value of the original unused return tickets;
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

**For Repatriation of Remains:**

- The completed, signed claim form;
- A copy of your receipt, as proof that the Trip was charged and paid for with your eligible Visa card
- Copy of death certificate;
- Receipts for embalming, cremation, coffin, and transportation;
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

\* Under New York laws, when a cardholder's mailing address is in the State of New York, the requirement that you must be one hundred (100) or more miles from your Residence does not apply.

**ADDITIONAL PROVISIONS FOR EMERGENCY EVACUATION AND TRANSPORTATION/REPATRIATION OF REMAINS COVERAGE**

You shall use due diligence and do all things reasonable to avoid or diminish any injury or illness for which coverage is provided under 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 benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this coverage. Further, no legal action may be brought against the Provider unless all the terms of this 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. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is

solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VEVAC – 2013 (04/14)

**For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-508-1276, or call collect outside the U.S. at 804-673-6498.**

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