



Your Guide to Benefits describes the benefits in effect as of 1/1/15. 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.

GUIDE TO CARD BENEFITS

For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-VISA-911 (1-800-847-2911), or call collect outside the U.S. at 303-967-1096.

For questions about your balance please call the customer service number on your PNC Visa card statement.

Travel and Emergency Assistance Services Benefit Information

What is this benefit?

This benefit offers services designed to help you in case of an emergency while traveling. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available when you are away from home, 24 hours a day, 365 days a year. (Please keep in mind 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.)

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible Visa Commercial card issued in the United States. Your immediate family members and business associates may all benefit from these special services.

How do I use these services when I need them?

Simply call the toll-free, 24-hour Benefit Administrator line at **1-800-VISA-911**. If you are outside the United States, call collect at **303-967-1096**.

Is there a charge for these services?

No. Travel and Emergency Assistance Services are available to eligible Visa Commercial cardholders at no additional charge.

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

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

- **Emergency Message Service** can record and relay emergency messages for travelers, their immediate family members, or business associates. **Please Note:** The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.
- **Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of 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 Visa or personal account. **Please Note:** 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 through a transfer of funds from your Visa or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **Please Note:** All costs are your responsibility.
- **Emergency Transportation Assistance** can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring your business associates 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. **Please Note:** 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. **Please Note:** All costs are your responsibility.
- **Lost Luggage Locator Service** can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. The Benefit Administrator can also arrange a cash advance with your issuing bank. **Please Note:** 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. **Please Note:** 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 prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your business or elsewhere. **Please Note:** 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.

ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE SERVICES

The benefit described in this Guide to Benefits will not apply to Visa Commercial cardholders whose accounts have been suspended or canceled. 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.

FORM #VTEASB – 2013 (04/14)

TEAS-CG

Travel Accident Insurance

Principal Sum: \$200,000

THIS IS AN ACCIDENTAL DEATH AND DISMEMBERMENT ONLY POLICY AND DOES NOT PAY BENEFITS FOR LOSS FROM SICKNESS

This Description of Coverage is provided to all eligible PNC Corporate Card cardholders and replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described herein.

Eligibility and Period of Coverage

As a PNC Corporate Card cardholder, you are covered beginning on January 1, 2015 or the date your credit card is issued, whichever is later.

You and your dependents¹ become covered automatically when the entire Common Carrier fare is charged to your covered PNC Corporate Card account (“Covered Persons”). It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

Benefits

Subject to the terms and conditions, if a Covered Person’s accidental bodily Injury occurs while on a Covered Trip and results in any of the following Losses within one (1) year after the date of the accident, the Insurance Company will pay the following percentage of the Principal Sum for accidental Loss of:

| | |
|---|------|
| Life..... | 100% |
| Both hands or both feet..... | 100% |
| Sight of both eyes | 100% |
| One hand and one foot | 100% |
| Speech and hearing..... | 100% |
| One hand or one foot and the sight of one eye | 100% |
| One hand or one foot..... | 50% |
| Sight of one eye | 50% |
| Speech or hearing..... | 50% |
| Thumb and index finger on the same hand | 25% |

In no event will multiple charge cards obligate the Insurance Company in excess of the stated benefit for any one Loss sustained by a Covered Person as a result of any one accident. The maximum amount payable for all Losses due to the same accident is the Principal Sum.

Loss means actual severance through or above the wrist or ankle joints with regard to hands and feet; entire and irrevocable loss of sight, speech or hearing; actual severance through or above the metacarpophalangeal joints with regard to thumb and index fingers. The life benefit provides coverage in the event of a Covered Person’s death. If a Covered Person’s body has not been found within one (1) year of disappearance, stranding, sinking, or wreckage of any Common Carrier in which the Covered Person was covered as a passenger, then it shall be presumed, subject to all other provisions and conditions of this coverage, the Covered Person suffered loss of life.

Injury means bodily injury or injuries, sustained by the insured person which are the direct cause of Loss, independent of disease cause of Loss, independent of disease or bodily infirmity, and occurring while the Covered Person is covered under this policy, while the insurance is in force.

Covered Trip means a trip (a) while the Covered Person is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member; (b) charged to your PNC Corporate Card; and (c) that begins and ends at the places designated on the ticket purchased for the trip. Covered Trip will also include travel on a Common Carrier (excluding aircraft), directly to, from, or at any Common Carrier terminal, which travel immediately precedes departure to or follows arrival at the destination designated on the ticket purchased for the Covered Trip.

Common Carrier means any scheduled airline, land, or water conveyance licensed for transportation of passengers for hire.

Exclusion: No payment will be made for any Loss that occurs in connection with, or is the result of: (a) suicide, attempted suicide, or intentionally self-inflicted injury; (b) any sickness or disease; (c) travel or flight on any kind of aircraft or Common Carrier except as a fare-paying passenger in an aircraft or on a Common Carrier operated on a regular schedule for passenger service over an established route; or (d) war or act of war, whether declared or undeclared.

Beneficiary: Benefit for Loss of life is payable to your estate, or to the beneficiary designated in writing by you. All other benefits are payable to you.

Notice of Claim: Written Notice of Claim, including your name and reference to PNC Corporate Card, should be mailed to the Plan Administrator within twenty (20) days of a covered Loss or as soon as reasonably possible. The Plan Administrator will send the claimant forms for filing proof of Loss.

The Cost: This travel insurance is purchased for you by your financial institution.

Description of Coverage: This description of coverage details material facts about a Travel Accident Insurance Policy which has been established for you and is underwritten by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the policy, issued to the financial institution trust. Any difference between the policy and this description will be settled according to the provisions of the policy.

Questions: Answers to specific questions can be obtained by writing to the **Plan Administrator:**

CBSI Card Benefit Services
550 Mamaroneck Avenue, Suite 309
Harrison, NY 10528

Plan Underwritten by: Virginia Surety Company, Inc.
175 West Jackson Blvd., 11th Floor
Chicago, IL 60604

State Amendments:

For Illinois Residents Only the following statement is added: If a Covered Person recovers expenses for sickness or injury that occurred due to the negligence of a third party, the Company has the right to first reimbursement for all benefits the Company paid from any and all damages collected from the negligent third party for those same expenses whether by action at law, settlement, or compromise, by the Covered Person, the Covered Person's parents if the Covered Person is a minor, or the Covered Person's legal representative as a result of that sickness or injury. You are required to furnish any information or assistance, or provide any documents that we may reasonably require in order to exercise our rights under this provision. This provision applies whether or not the third party admits liability.

¹ Your spouse, unmarried dependent child(ren), under age nineteen (19) [twenty-five (25) if a full-time student]. No age limit for incapacitated child. Incapacitated child means a child incapable of self-sustaining employment by reason of mental retardation or physical handicap, and chiefly dependent on you for support and maintenance. Dependent child(ren) receive fifty percent (50%) of your benefit amount.

ADDITIONAL PROVISIONS FOR TRAVEL ACCIDENT INSURANCE

Travel Accident Insurance is provided under a master policy of insurance issued by Virginia Surety Company, Inc. (herein referred to as "Company"). We reserve the right to change the benefits and features of all these programs.

The financial institution or the Company can cancel or choose not to renew the Insurance coverages for all Insureds. If this happens, the financial institution will notify the accountholder at least thirty (30) days in advance of the expiration of the policy. Such notices need not be given if substantially similar replacement coverage takes effect without interruption and is provided by the same insurer. Insurance benefits will still apply to Covered Trips commenced prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. Travel Accident Insurance does not apply if your PNC Corporate Card privileges have been suspended or canceled. However, insurance benefits will still apply to Covered Trips commenced prior to the date that your account is suspended or canceled provided all other terms and conditions of coverage are met.

Coverage will be void if, at any time, the accountholder has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the accountholder's interest herein, or in the case of any fraud or false swearing by the Insured relating thereto. No person or entity other than the accountholder shall have any legal or equitable right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage.

No action at law or in equity shall be brought to recover on this coverage prior to the expiration of sixty (60) days after proof of loss has been furnished in accordance with the requirements of this Description of Coverage.

The Company, at its expense, has the right to have you examined as often as reasonably necessary while a claim is pending. The Company may also have an autopsy made unless prohibited by law.

FORM #VTAI – 2013 (Stand 04/14)

TAI-O

Auto Rental Collision Damage Waiver Benefit Information

What is the Auto Rental Collision Damage Waiver ("Auto Rental CDW") benefit?

The Auto Rental CDW benefit offers coverage for automobile rentals made with your Visa Commercial card. The benefit provides reimbursement (subject to the terms and conditions) for damage due to collision or theft up to the actual cash value of most rental vehicles.

Who is eligible for this benefit?

You are eligible if your name is embossed on an eligible Visa Commercial card issued in the United States or if you are authorized by your company to rent an eligible vehicle using the company's eligible Visa account, as long the rental is purchased entirely with the Visa account ("Authorized User"). Only you, as the primary renter of the vehicle, and any additional drivers permitted by the auto rental agreement are covered.

What losses are covered?

Covered losses are those due to theft or collision that occurs while the rental vehicle is in the control of the person authorized by the rental agreement to operate the vehicle. Coverage ends when the auto rental company re-assumes control of the vehicle.

Covered losses include:

- Physical damage and/or theft of the covered rental vehicle
- Valid loss-of-use charges from the auto rental company
- Reasonable and customary charges to tow the vehicle to the nearest qualified repair facility

Please Note: This benefit only covers vehicle rental periods that do not exceed or are not intended to exceed thirty-one (31) consecutive days.

How does this coverage work with other insurance?

If the vehicle rental is for commercial and/or business purposes, your Auto Rental CDW benefit acts as primary coverage, and you may be reimbursed for up to the actual cash value of the vehicle.

If the vehicle rental is for personal reasons, this benefit is secondary coverage, supplemental to your personal automobile insurance, meaning you may only be reimbursed for the amount of your personal insurance deductible or other charges, including valid administrative and loss-of-use charges not covered under your personal insurance policy.

What types of rental vehicles are not covered?

Though most private passenger automobiles, minivans, and sport utility vehicles are eligible for coverage, the following vehicles are not covered: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

- **Examples of excluded expensive or exotic automobiles include:** the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.
- **An antique automobile** is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.
- **Vans are not covered**, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of eight (8) people, including the driver).

For questions about a specific vehicle, call the Benefit Administrator at 1-800-VISA-911. Outside the United States, call collect at 303-967-1096.

What else is not covered?

- Any obligations you assume under an agreement with another party that relates to the auto rental (e.g., agreements with your employer, the auto rental company, your personal insurance carrier, etc.)
- Any violation of the auto rental agreement or this benefit
- Injury of anyone, 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
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company

- Expenses reimbursable by your insurer, employer, or employer's insurance
- Depreciation of the rental vehicle caused by the incident including, but not limited to, "diminished value"
- 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) consecutive days
- Leases and mini leases
- Theft or damage as a result of the authorized driver's and/or cardholder's lack of reasonable care in protecting the rental vehicle before and/or after damage occurs (for example, leaving the vehicle running while unattended)
- Theft or damage reported more than forty-five (45) days* from 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 and sixty-five (365) days from the date of the incident
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland

Where am I covered?

This benefit is available in the United States and most foreign countries. **However, no benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.** Coverage is also unavailable where prohibited by law, by individual merchants or when you are in violation of the territory terms of the auto rental agreement. **Because regulations vary outside the United States, it is recommended you check with your auto rental company and the Benefit Administrator before you travel to make sure Auto Rental CDW will apply.**

How do I make sure my Auto Rental CDW benefit is in effect?

To be sure you are covered, take the following steps when you rent a vehicle:

1. Initiate and complete the entire rental transaction with your eligible Visa Commercial card.
2. Decline the auto rental company's collision damage waiver (CDW/LDW) option or similar provision if offered to you.

Helpful tips:

- Be sure to check the rental vehicle for prior damage before leaving the rental lot.
- Review the vehicle rental agreement carefully to make sure you have declined the rental company's CDW/LDW option and are familiar with the terms and conditions of the agreement.

What if the auto rental company insists that I purchase their insurance or collision damage waiver?

Call the Benefit Administrator for help at **1-800-VISA-911**. If you are outside the United States, call collect at **303-967-1096**.

Filing an Auto Rental CDW Claim

What do I do if I have an accident or the rental vehicle is stolen?

Immediately call the Benefit Administrator at **1-800-VISA-911** to report the theft or damage, regardless of whether your liability has been established. **If you are outside the United States, call collect at 303-967-1096.** The Benefit Administrator will answer any questions you or the auto rental company may have and will send you a claim form.

When should I report an incident?

You should report theft or damage as soon as possible, but no later than forty-five (45) days* from the date of the incident. The Benefit Administrator reserves the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred, so you are advised to notify the Benefit Administrator immediately after any incident.

Please Note: As the cardholder, you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to any other party will not fulfill this obligation.

For faster filing, or to learn more about Auto Rental CDW, visit www.visa.com/eclaims

What do I need from the auto rental company in order to file a claim?

At the time of the theft or damage, or when you return the rental vehicle, immediately ask the auto rental company for:

- A copy of the accident report form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim
- A copy of the initial and final auto rental agreement(s)
- A copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable

What other documents do I submit to the Benefit Administrator?

- The completed and signed Auto Rental CDW claim form. *Please Note: Your completed claim form must be postmarked within ninety (90) days* of the date of theft or damage, even if all other required documentation is not yet available, or your claim may be denied.*
- A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible Visa Commercial card
- A written confirmation from your employer that the rental was for business purposes
- If the rental was for personal reasons, enclose a statement from your insurance carrier showing the costs for which you are responsible and any amounts that have been paid toward the claim. If you have no applicable insurance or reimbursement, a notarized statement of no insurance or reimbursement is required.
- A copy of the Declarations Page from your primary automobile insurance carrier if the rental was for personal reasons. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles.

- Any other documentation requested by the Benefit Administrator to substantiate the claim

Please Note: All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage. If you have difficulty obtaining the required documents within ninety (90) days* of the date of theft or damage, submit the claim form with available documentation.

Do I have to do anything else?

Usually there is nothing else you need to do. Typically, claims are finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to substantiate your claim.

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 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.

* Not applicable to residents of certain states.

ADDITIONAL PROVISIONS FOR AUTO RENTAL CDW

You must make every effort that would be made by a reasonable and prudent person to protect the rental vehicle from theft or damage. 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 Authorized User and/or 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 an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the incident/occurrence. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of the incident/occurrence.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms in this Guide to Benefits have been complied with fully.

This benefit is provided to eligible Authorized Users and/or Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Authorized Users and/or 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 Commercial 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.

Lost Luggage Reimbursement

Reimbursement Level: Three thousand dollars (\$3,000.00)

What is this benefit?

When You take a trip and pay for the entire cost of Common Carrier tickets with 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.

Filing a Lost Luggage Reimbursement Claim

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.

FORM #VLUGOPT – 2013 (04/14)

LL-3/5-O

Baggage Delay Reimbursement

Reimbursement Level: One hundred dollars (\$100.00) a day for a maximum of three (3) days

How do I benefit from Baggage Delay Reimbursement?

When You pay for the entire cost of Common Carrier tickets with Your covered card, You will be eligible to receive reimbursement for delay or misdirection of your checked baggage by a Common Carrier for essential items needed by you, while on a covered trip and at a destination other than Your location of permanent residence. The maximum benefit is one hundred dollars (\$100.00) per day per cardholder up to a maximum of three (3) days or a total of three hundred dollars (\$300.00). Baggage Delay means the Common Carrier's delay or misdirection of Your checked baggage and the personal property contained therein is delayed for more than four (4) hours from the time You arrive at the destination printed on your ticket. This reimbursement is supplemental to and excess of any valid and collectible insurance and/or possible reimbursement from any other source.

Who is eligible?

You are eligible if You charge a covered trip to Your valid Visa card issued in the United States. Only Your Checked Luggage is covered.

What items are not covered?

- Business Items, cellular telephones, or art objects.
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs.
- Items not contained in delayed checked baggage.
- Items specifically identified or described in and insured under any other insurance policy.
- Loss resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials.
- Money, securities, credit or debit cards, checks, and traveler's checks.
- Property shipped as freight or shipped prior to trip departure date.
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, rugs and carpets, animals, cameras, electronic equipment, sporting equipment, and household furniture.

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.).

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 (a) while the eligible cardholder is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member; (b) charged to your eligible card; and (c) that begins and ends at the places designated on the ticket purchased for the trip.

Immediate Family Member means Your Spouse or legal dependent children under age 18 (25 if enrolled as a full-time student at an accredited institution).

Spouse includes domestic partner which is a person who is at least 18 years of age and who during the last twelve 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 and Your means an enrolled Cardholder who has charged the covered trip to the eligible card as well as Immediate Family Members whose trips are charged to the Cardholder's eligible card.

What do I do if my checked baggage is delayed for more than four (4) hours?

If Your baggage is delayed for more than four (4) hours, 1) immediately notify the Common Carrier to begin the Common Carrier's claim process, and 2) immediately call the Benefit Administrator at 1- 877-257-8152. Notification to the Benefit Administrator must be made within twenty (20) days from the date the checked baggage was delayed. The Benefit Administrator will answer any questions You may have and send You a claim form and instructions.

Filing a Baggage Delay Reimbursement Claim

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 baggage was delayed to the address provided:

1. The completed claim form.
2. A copy of Your charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for with Your eligible card.
3. 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, and a copy of the luggage claim check.
4. A list and receipts for essential items purchased while baggage was delayed.
5. A copy of Your insurance declaration page or documentation of any settlement of the delay.
6. Any other documentation deemed necessary by the Benefit Administrator to substantiate Your claim.

ADDITIONAL PROVISIONS FOR BAGGAGE DELAY REIMBURSEMENT

Baggage Delay Reimbursement is supplemental to and excess of any other valid and collectible avenue of recovery which is available to You, the eligible cardholder. This benefit will reimburse 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 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, no coverage shall exist for such claim and Your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

No legal action for a claim may be brought against us until sixty (60) days after we receive 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 us unless all the terms of this Guide to Benefit have been complied with fully.

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

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

FORM #DELBAG - 2014 (Stand 01/15)

For more information about the benefit described in this guide, call the Benefit Administrator at 1-877-257-8152, or call collect outside the U.S. at 804-281-5790.

Trip Delay Reimbursement

What is this benefit?

When terms and conditions are met, Trip Delay Reimbursement is one-time per ticket/trip coverage that will reimburse you for reasonable additional expenses incurred when a trip you've purchased entirely with your eligible Visa card is delayed for more than twelve (12) hours. The benefit covers up to a maximum of three hundred dollars (\$300.00) per ticket.

Who is eligible for this benefit?

You, your spouse, and your dependent children under twenty-two (22) years of age are automatically covered when you charge your trip's entire Common Carrier fare to your eligible Visa card. (A "Common Carrier" is any land, water, or air conveyance operating for hire under a valid license for the transportation of passengers and for which a ticket must be purchased prior to commencing travel. "Common Carrier" does not include taxis, limousine services, commuter rail or commuter bus lines, or rental vehicles.)

What is covered?

Your reasonable additional expenses, such as meals and lodging, may be reimbursed as long as:

- The entire fare was purchased with an eligible Visa card
- Your trip was delayed for more than twelve (12) hours due to Covered Hazards ("Covered Hazards" include: equipment failure, inclement weather, strike, and hijacking/skyjacking)
- Your trip is for a period of round-trip travel to a destination other than your city of residence and the departure and return dates of your trip do not exceed three hundred and sixty-five (365) days

This benefit is supplemental coverage, which means that reasonable expenses during the delay **not otherwise covered** by your Common Carrier, another party or your primary personal insurance policy, may be reimbursed up to \$300.00 per ticket.

What is not covered?

The following are not covered under this benefit:

- Any delay due to a Covered Hazard which was made public or made known to you prior to your departure
- Any pre-paid expenses related to your trip, such as preferred seating, etc.

Filing a Trip Delay Reimbursement Claim

How do I file a claim?

1. **Call the Benefit Administrator at 1-800-840-4735, or call collect outside the U.S. at 804-673-7683 within thirty (30) days** of the date of the trip delay. The Benefit Administrator will ask you for some preliminary claim information and send you a claim form.
2. **Return the completed claim form and requested documentation within ninety (90) days** of the date of your trip delay to:

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

Please Note: Failure to contact the Benefit Administrator or return the completed claim form and documentation within the time periods indicated above may result in the denial of your claim.

What documents do I need to submit with my claim?

- Your completed and signed claim form
- Your eligible Visa card receipt showing the full travel fare charged to the card
- A copy of the Common Carrier ticket
- A statement from the Common Carrier explaining the reason for the delay
- Copies of receipts for your claimed expenses

ADDITIONAL PROVISIONS FOR TRIP DELAY REIMBURSEMENT

Trip Delay Reimbursement is supplemental to, and excess of, any valid and collectible avenue or recovery available to you, the eligible Visa cardholder. The Benefit Administrator will reimburse the excess amount once all other coverage has been exhausted up to the limit of liability.

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 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 ninety (90) days from the date of the trip delay. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within ninety (90) days of the occurrence.

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

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all of the terms of the 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 vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if so, you will be notified 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 #VTRIP 12-300 – 2013 (04/14)

TD-O

Hotel Theft Protection

What is this benefit?

When You pay for the cost of a Hotel/Motel room located in the United States or Canada with Your eligible Visa card You will be eligible to receive a one-time payment of up to **one thousand dollars (\$1,000)** for personal property stolen from Your room, in excess of any compensation provided by the Hotel/Motel and/or any valid and collectible insurance benefits or reimbursement.

Who is eligible for this benefit?

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

What is covered?

The cost of replacing Your personal property (or its depreciated value if You choose not to replace it) is covered up to a maximum of **one thousand dollars (\$1,000)** less any amounts paid or payable by the Hotel/Motel or any other insurance, whether the insurance is primary, contributing, excess, or contingent; or any other reimbursement. This benefit will be paid only if:

- a) There is evidence of Forceful Entry and;
- b) You make a sworn statement to police authorities having jurisdiction within 24 hours of discovering the Hotel Theft and furnish a notarized copy of that statement with Your claim, and;
- c) The Hotel/Motel verifies the loss

Please Note: Coverage begins each time You Check In to an eligible room in a Hotel/Motel, and coverage ends each time You Check Out of an eligible room in a Hotel/Motel.

What is not covered?

This benefit will not provide reimbursement for theft of the following:

- Animals
- Art objects
- Business Items and cellular phones
- Cash, checks, securities, credit cards, debit cards, and other negotiable instruments
- Tickets, documents, keys, coins, deeds, bullion, and stamps
- Perishables and consumables including, but not limited to perfume, cosmetics, and limited-life items such as rechargeable batteries

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.).

Forceful Entry means that someone illegally accessed Your Hotel/Motel room by breaking in a door, window, or surrounding walls.

Hotel/Motel means an establishment, located in the United States or Canada that provides lodging for the general public, and usually meals, entertainment, and various personal services.

Hotel Theft means Forceful Entry into Your premises and You suffer a loss of property.

Check In means the moment You register at the Hotel/Motel.

Check Out means the moment You vacate the Hotel/Motel room and pay the itemized total costs incurred for the stay.

Eligible Person means a valid cardholder who pays for the Hotel/Motel room by using the eligible Visa card.

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

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

Filing a Hotel Theft Protection Claim

What should I do if my hotel room is burglarized?

Notify the Benefit Administrator immediately by calling **1-800-554-1275**, or call collect outside the U.S. at **804-673-6497**. Notification must be made within twenty (20) days from the date of incident. The representative will answer any questions You may have and send You a special claim form.

How do I file a claim?

Complete the claim form You receive from Your call to the Benefit Administrator. Mail the following items within ninety (90) days of the date of incident to:

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

- The completed claim form
- A copy of Your charge slip, as proof that the Hotel/Motel 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) showing any amounts they may have paid toward the claim cost or, if You have no applicable insurance or other reimbursement, a notarized statement to that effect
- A copy of the police report
- A copy of any valid and collectible insurance or other reimbursement available to You
- A copy of any settlement payment or reimbursement made to You from the Hotel/Motel
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Transference of Claims

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.

ADDITIONAL PROVISIONS FOR HOTEL THEFT PROTECTION

You must 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, 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. 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 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 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 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 #VHOTBURG – 2013 (04/14)

HMTP-O

Roadside Dispatch

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

What is Roadside Dispatch?

Roadside Dispatch® is a pay-per-use roadside assistance program provided expressly for Visa cardholders. The program provides you with security and convenience wherever your travels take you. *No membership required or pre-enrollment is required. No annual dues. No limit on usage.*

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

- Towing – Up to 5 miles included¹
- Tire Changing – must have good, inflated spare
- Jump Starting – battery boost
- Lockout Service (no key replacement)
- Fuel Delivery – up to 5 gallons (cost of fuel not included)
- Winching² (within 100 feet of paved or county maintained road only)

Roadside Dispatch will ask you where you are, what the problem is, and while we remain on the phone we will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – – we will advise you to hang up and dial 911. If you are not able to dial 911, we will call the non-emergency police number in your area, and will remain on the phone with you at your request until the police arrive.) Not only will you not have to search for the name of a local tow operator, we may even save you money because our rates are pre-negotiated. All fees are conveniently billed to your Visa account. Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required. Just call us toll free when you need us.

1-800-VISA-TOW – It's that easy!

¹ Any vehicle with wheels is covered under the program as long as it can be classified as 'Light Duty'. 'Light Duty' vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered under this program. Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee.

² Additional fees may apply for winching services under certain circumstances.

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

Please Note: In this document, "Visa card" refers to Visa Corporate, Visa Fleet, Visa Meetings, Visa Purchasing, or any combination of these products (Visa Commercial).

For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-VISA-911 (1-800-847-2911), or call collect outside the U.S. at 303-967-1096.