



Guide to Benefits

Visa Signature Rewards



Effective 6/1/26

Your Guide to Benefits describes the benefits in effect as of 6/1/26. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution. For questions or assistance about your credit card account, please call Cardholder Services at 800.790.7728.

View these benefits online anytime at adelfibanking.com/VisaSignatureBenefits

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Auto Rental Collision Damage Waiver

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

The Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit offers insurance coverage for automobile rentals made with your Visa card. The benefit provides reimbursement (subject to the terms and conditions in this guide) 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 only if you are a valid cardholder whose name is embossed on an eligible Visa card issued in the United States. 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?

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

Covered losses include:

- ▶ Physical damage and/or theft of the covered rental vehicle
- ▶ Valid loss-of-use charges imposed and substantiated by the auto rental company
- ▶ Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility



Please Note: This benefit only covers vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.

How does this coverage work with other insurance?

Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this benefit, Auto Rental CDW applies to eligible theft or damage or expenses that are not covered by insurance or reimbursement.

If you do not have personal automobile insurance or any other insurance covering this theft or damage, this benefit reimburses you for the covered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges that occur while you are responsible for the rental vehicle.

If you do have personal automobile insurance or other insurance covering this theft or damage, the Auto Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance and any unreimbursed portion of valid administrative and loss-of-use charges imposed by the auto rental company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility.

What types of rental vehicles are not covered?

The following vehicles are not covered by Auto Rental CDW: 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 1-800-348-8472. If you are outside the United States, call collect at 303-967-1096.

What else is not covered?

- ▶ Any obligation you assume under any agreement (other than the deductible under your personal auto policy)
- ▶ 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
- ▶ Depreciation of the rental vehicle caused by the incident including, but not limited to “diminished value”
- ▶ Expenses reimbursable by your insurer, employer, or employer’s insurance
- ▶ Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities
- ▶ Wear and tear, gradual deterioration, or mechanical breakdown

- ▶ Items not installed by the original manufacturer
- ▶ Damage due to off-road operation of the rental vehicle
- ▶ Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)
- ▶ Confiscation by authorities
- ▶ Vehicles that do not meet the definition of covered vehicles
- ▶ Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence
- ▶ 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 theft or damage occurs (for example, leaving the vehicle running and 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. Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. **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.**

This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized driver permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

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 card.
- 2 Decline the auto rental company’s collision damage waiver (CDW/LDW) option or similar provision.



Helpful tips:

- ▶ Be sure to check the rental vehicle for prior damage before leaving the rental lot.
- ▶ Review the auto rental agreement carefully to make sure you are declining CDW/LDW and are familiar with the terms and conditions of the auto rental agreement.

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



Call the Benefit Administrator for help at 1-800-348-8472. 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 1-800-348-8472 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: You must make every reasonable effort to protect the rental vehicle from theft or damage. As the cardholder you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation.

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

Auto Rental Collision Damage Waiver (continued)

- ▶ 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

How do I file a claim?

Submit the documents gathered from the auto rental company (listed above) along with the following additional documents 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 the 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 card
- ▶ A statement from your insurance carrier (and/or your employer or employer's insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, a notarized statement of no insurance or reimbursement is required
- ▶ A copy of your automobile insurance policy's Declarations Page. "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 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.



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

Do I have to do anything else?

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

Buyer Protection / Purchase Security

What is the Buyer Protection benefit?

We will reimburse the Insured Person up to \$1,000 for Covered Purchases that are damaged or stolen, except if stolen from vehicles. This coverage only applies if the Insured Person charged or debited the entire cost of the Covered Purchase to the Insured Person's Account during the Policy period.

Who is eligible for this benefit?

This insurance plan is provided to Adelfi Credit Union Visa Signature Cardholders automatically when the entire cost of the Covered Purchase is charged to Adelfi Credit Union Card account while the insurance is effective. It is not necessary for you to notify the Credit Union, the administrator or the Company when items are purchased.

Is there a cost for this benefit?

This insurance plan is provided at no cost to eligible Adelfi Credit Union Cardholders. Adelfi Credit Union pays the full cost of the insurance.

When does coverage apply for this benefit?

Coverage applies for 90 days immediately following a Covered Purchase.

What is the coverage?

We will reimburse the Insured Person for the lesser of: 1) the cost of the Covered Purchase indicated on the Insured Person's Account statement; or 2) the Benefit Amount of \$1,000.

In no event will We be liable beyond the amounts actually paid by the Insured Person. In no event will We pay more than the Annual Maximum Benefit Amount of \$50,000 in any 12 month Policy period, regardless of the number of claims made in that 12 month Policy period.

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



Call the Benefit Administrator for help at 1-800-337-2632.

Definitions:

- ▶ **Account** means Credit Card accounts or Debit Card accounts.
- ▶ **Cardholder** means an individual who is named on the Account card.
- ▶ **Covered Purchase** means personal property, including gift items, not otherwise excluded that is purchased in full by the Insured Person using the Credit Card or Debit Card issued by the credit union. Covered Purchase does not include charges for shipping, handling, transportation and delivery.
- ▶ **Due Diligence** means the effort that would be made by a reasonable and prudent person to protect the Covered Purchase from theft or damage.
- ▶ **Fine Art** means paintings, etchings, pictures, tapestries, other bona fide works of art including but not limited to statues, rare books and manuscripts, porcelains, rare glass, and items of historical value or artistic merit.
- ▶ **Insured Person** means a person, qualifying as a Class member 1) who elects insurance; or 2) for whom insurance is elected, 3) and on whose behalf premium is paid.
- ▶ **Natural Disaster** means an event, including but not limited to wind storm, rain, snow, sleet, hail, lightning, dust or sand storm, earthquake, tornado, flood, volcanic eruption, wildfire or other similar event that: 1) is due to natural causes; and 2) results in severe damage such that the area in which loss occurs is declared a disaster area by a competent governmental authority having jurisdiction.
- ▶ **Proof of Loss** means: a) a copy of the Account statement showing the purchase of the Covered Purchase; b) a copy of the initial claim report submitted to the Administrator; c) a copy of the police report; d) proof of submission of the loss to, and the results of any settlement by, the vendor; e) proof of submission of the loss to, and the results of any settlement or denial by, the Insured Person's personal insurance carrier.
- ▶ **War** means: 1) hostilities following a formal declaration of war by a governmental authority; 2) in the absence of a formal declaration of War by a governmental authority armed, open and continuous hostilities between two countries; or 3) armed, open and continuous hostilities between two factions, each in control of territory, or claiming jurisdiction over the geographic area of hostility.
- ▶ **We, Us, and Our** means Federal Insurance Company.

What are the exclusions?

Insurance under this Policy does not apply to Covered Purchases of: 1) professional advice; 2) boats; 3) motorized vehicles (including but not limited to airplanes, automobiles, mopeds, motorcycles and other motor vehicles) or their motors, equipment and accessories (including communication devices intended solely for the use in the vehicle); 4) land or buildings (including but not limited to homes and dwellings); 5) travelers' checks, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent (including gift cards and gift certificates); 6) perfumes, plants or animals; 7) consumables and perishables; 8) antique items or collectibles; 9) computer software or programs; 10) i) items purchased for resale, ii) items purchased for professional or commercial use with a non-business cards; 11) medical equipment; 12) used, rebuilt, refurbished or remanufactured goods; 13) shipping, handling, or transportation charges for the cost of delivery of any Covered Purchase; 14) articles in a pair or set, coverage will be limited to no more than the value of any particular part or parts unless the articles are unusable individually and cannot be replaced individually, regardless of any special value the article may have had as part of a set or collection; 15) more than one part or parts of a pair or set of jewelry or Fine Art.

Buyer Protection / Purchase Security (continued)

This insurance does not apply to loss or damage of a) Covered Purchase caused directly or indirectly by:

- 1) Theft of i) personal property from vehicles, ii) personal property when the Insured Person fails to exercise Due Diligence and iii) personal property stolen from public places when the Insured Person fails to exercise Due Diligence; Theft must be reported to the police or an appropriate authority within 36 hours;
- 2) Loss of i) personal property with no evidence of a wrongful act; ii) baggage and/or its contents unless carried by the Insured Person by hand or under the Insured Person's personal supervision or a traveling companion previously known to the Insured Person; iii) property by the United States Postal Service (USPS) or any other delivery service;
- 3) Any fraudulent or illegal activity of the Insured Person;
- 4) Wear and tear or gradual deterioration;
- 5) Moths, vermin, inherent vice;
- 6) Product defects or items covered by a manufacturer's recall;
- 7) Damage sustained due to any process or while actually being worked upon and resulting there from;
- 8) Confiscation by any government, public authority or customs official;
- 9) Natural Disaster;
- 10) Failure of the Insured Person to exercise Due Diligence to avoid or diminish loss or damage;
- 11) Power surge or power loss;
- 12) any hazardous, pathogenic or poisonous, biological, chemical, nuclear or radioactive material, gas, matter or contamination;
- 13) Replaced this any weapon of war employing atomic fission or radioactive force, whether in time of peace or war; nuclear reaction or nuclear radiation or radioactive contamination, whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to or aggravated by the perils insured against in this Policy.

Filing a Buyer Protection Claim

How do I file a claim?

The Insured Person must send the Administrator written notice of a claim, including Insured Person's name and Policy number within 45 days after a covered loss occurs.

The Insured Person must:

- a) protect the Covered Purchase from further loss or damage;
- b) report any loss to the appropriate official representatives such as the police and the Administrator within 45 days from the date of theft or damage;
- c) complete the claim form and return along with legible copies of the Account statement showing the purchase of the Covered Purchase and original purchase receipt;
- d) provide a photograph of any damaged Covered Purchase, a copy of the repair bill or a statement indicating that the item cannot be repaired along with evidence that the Covered Purchase has actually been replaced or repaired, if applicable;
- e) provide a fire or police report, if applicable;
- f) proof of submission of the loss to, and the results of any settlement by the vendor;
- g) proof of submission of the loss to, and the results of any settlement or denial by the Insured Person's personal insurance carrier
- h) provide documentation of any other personal insurance or a statement that no other insurance exists;
- i) provide a third party statement regarding circumstances of the theft or damage;
- j) submit Proof of Loss to the Administrator
- k) cooperate with the Administrator in the investigation, settlement or handling of any claims;
- l) permit the Administrator to question the Insured Person under oath whenever Our investigation deems it necessary. All statements taken will be signed by the Insured Person; and
- m) authorize the Administrator to obtain records, reports or any other documentation requested necessary to Our investigation or to verify the claim.



Call the Plan Administrator for help at 1-800-337-2632.

What forms are required?

When the Administrator is told of a claim, the Administrator will give the Insured Person forms for filing Proof of Loss. If these forms are not given to the Insured Person within 15 days the Insured Person will meet Proof of Loss requirements by giving the Administrator a written description of the covered loss.

CLAIM PROOF OF LOSS: Complete Proof of Loss must be given to the Administrator within 90 days after a covered loss.

When will the claim be paid?

Reimbursement for covered losses will be paid to the Insured Person within 60 days after the Administrator receives Proof of Loss.

What is the effective date?

Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you. Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meet the eligibility criteria as the Insured Person.

Cards that Give to Missions & Ministries

Every time you use your Adelfi Credit Union credit card to make a purchase, you generate a donation to missions and ministries. Since the credit card program began in 1994, the Credit Union has donated over \$4.5 million to international and local mission projects, Christian camps, disaster relief, scholarships and more. Visit myAdelfi.com/cards for details.

CURewards

By using your Chrisitan Community Credit Union credit card, you've earned the chance to give yourself the best. Through the CURewards program, we are rewarding valued members of our credit union family with premium merchandise and exciting travel opportunities—just one more great benefit of your credit union membership!

Earning points is easy

Simply enjoy the privilege and convenience of your Chrisitan Community Credit Union credit card. For every dollar you charge, you earn a point toward a valuable reward. Plus, earn double points for donations to churches and most ministries. You can take home a reward for as few as 3,250 points. Or you can save your points toward a higher level. The more points you earn, the greater your reward.

Choose from over 500 rewards

From exotic travel destinations to high-end electronics, quality housewares to the latest fitness equipment, there's a reward just for you. To see a full selection and descriptions of the merchandises and travel opportunities, visit www.CURewards.com.

Claiming your award

The CURewards program is hassle-free! To redeem your points for merchandise, visit CURewards.com. To claim a travel reward, simply call toll-free at 1.844.910.1081.

Lost Luggage Reimbursement

What is the Lost Luggage Reimbursement benefit?

As a Adelfi Credit Union Cardholder, you are eligible to receive reimbursement for amounts paid for direct physical loss or damage to Checked and/or Carry-On Baggage and personal property contained therein up to \$3,000. Reimbursement will be on an Actual Cash Value basis at the time of loss. This coverage applies provided the entire cost of the Common Carrier passage fare is charged or debited to your account.

Definitions

- ▶ **Insured** means Cardholders, Cardmembers and Accountholders of the credit union. Cardholder means an individual who has been issued an Account card by the Policyholder. Cardmember means any authorized primary or additional card user who has been issued an Account card by the credit union. Accountholder means an individual who has an open and active Account with the credit union.
- ▶ **Checked Baggage** means suitcases or other containers specifically designated for carrying personal property, for which a claim check has been issued to the *Insured by a Common Carrier. Carry-On Baggage means suitcases or other containers specifically designated for carrying personal property, which are carried on board a Common Carrier by the Insured.
- ▶ **Common Carrier** means any land, water, or air conveyance operated under a license for the transportation of passengers for hire.
- ▶ **Actual Cash Value** means the cost to replace the lost or damaged personal property at the time of loss, less depreciation.

Who is eligible for the benefit?

This Common Carrier Baggage reimbursement is provided to you, as an Insured, automatically when the entire cost of the Common Carrier passage fare is charged or debited to your Christian Community Credit Union Visa Signature Account. It is not necessary for you to notify the Insurance Company or Plan Administrator at the time the passage fee is charged or debited to your Account.

What is the cost?

This coverage is provided at no additional cost to eligible Insureds under the master policy 9906-85-14 issued to PSCU by Federal Insurance Company (the Company).

What is the coverage?

The Company's liability will be for a maximum reimbursement of \$3,000 per Insured, of which no more than \$250 will be for all jewelry and fur. Payment will be on an Actual Cash Value basis at the time of loss. Coverage under this plan will be excess over any amount due solely from the Common Carrier.

What is the effective date?

This plan is effective July 1, 2013 and will cease on the date the master policy terminates (in which case you will be notified by the credit union), or on the date you no longer qualify as an eligible Insured or on the expiration date of any applicable period of coverage for any Insured, whichever occurs first.

What are the exclusions?

Coverage does not apply to loss resulting from:

- (1) any dishonest, fraudulent or criminal act of the Insured;
- (2) forgery by the Insured;
- (3) loss due to war or confiscation by authorities;
- (4) loss due to nuclear reaction or radioactive contamination. Coverage also does not apply to: (1) sporting equipment, unless checked with the Common Carrier and for which a claim check has been provided by the Common Carrier. (2) animals, perishables; cameras and accessory equipment; eye glasses and contact lenses; prosthetic devices including dentures and hearing aids; tickets, valuable papers and documents; Credit Cards and Debit Cards; securities; money; art objects; electronic equipment; business items; bullion or precious or semi-precious metals, stones or gems other than that contained in items of personal jewelry owned by the Insured; household furniture; motor vehicles, boats or watercraft or aircraft or parts for such conveyances.

Lost Luggage Reimbursement (continued)

What else is not covered?

MISREPRESENTATION AND FRAUD: Coverage of the Insured will be void if, at any time, the Insured has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the interest of the Insured herein, or in case of any fraud or false swearing by the Insured relating thereto.

Coverage for an Insured will be void if, whether before or after a loss, the Policyholder or its subscribing organization(s) has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the interest of the Insured therein, or in case of any fraud or false swearing by the Policyholder or its subscribing organization(s) relating hereto.

Filing a Lost Luggage Claim

The Insured must send the Company written notice of a claim, including the Insured's name and policy number, within 45 days after a covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. To file a sworn Proof of Loss, the Insured must send the following to the Company or its authorized representative: (1) a copy of the Account statement showing the Common Carrier fare charged; (2) a copy of the initial claim report submitted to the Common Carrier; (3) proof of submission of the loss to and the results of any settlement by the Common Carrier; (4) proof of submission of the loss to and the results of any settlement or denial by the Insured's personal insurance carrier(s); (5) if no other insurance is applicable, a notarized statement from the Insured to that effect; and (6) evidence that the personal property has actually been replaced.

FOR INSURED WHO ARE NEW YORK STATE RESIDENTS:

To the extent that this plan provides insurance against the loss or damage to baggage and its contents, the following terms and conditions apply: (1) The loss or damage must occur while the Insured is in transit; (2) The maximum amount of insurance is \$2,000 per bag, including contents, subject to a maximum annual aggregate amount of \$10,000 for all Insureds per trip.

Roadside Dispatch

For Roadside Assistance, call 1.800.Visa.Tow (1.800.847.2869)

What is Visa Roadside Dispatch?

Visa 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. No 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. Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor [your card issuer] 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 Adelfi Credit Union 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.

Travel and Emergency Assistance Services

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 Signature card issued in the United States. Your spouse and children [provided children are dependents under twenty-two (22) years old] 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 1-800-397-9010. If you are outside the United States, call collect at 303-967-1093.

Is there a charge for these services?

No. Travel and Emergency Assistance Services are available to eligible Visa Signature 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 Signature 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 from your Visa Signature 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 young children home and helping you stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. *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 home 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 Signature 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

Trip Cancellation/Trip Interruption

Who is covered?

Cardholder, spouse/domestic partner and unmarried dependent children under age 25.

Definitions

- ▶ **Dependent child(ren)** means unmarried children, including adopted children, those children placed for adoption, and step-children, who are primarily dependent upon the insured for maintenance and support and who are under the age of twenty-five (25) and reside with the insured; beyond the age of twenty-five (25) who are permanently mentally or physically challenged and incapable of self-support; or up to the age of twenty-five (25), if classified as a full-time student at an institution of higher learning.
- ▶ **Common carrier** means any licensed land, air, or water conveyance operated by those whose occupation or business is the transportation of persons or things without discrimination and for hire.
- ▶ **Covered loss** means death, accidental injury, disease, or physical illness of the insured person or an immediate family member of the insured person; or default of the common carrier resulting from financial insolvency. The death, accidental injury, disease, or physical illness must be verified by a physician and must prevent the insured person from traveling on a covered trip.
- ▶ **Covered trip** means a trip, for which common carrier costs (other than taxi) are charged to the insured person's credit card account.
- ▶ **Financial insolvency** means the inability of the entity to provide travel services because it has ceased operations, either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operation as a result of a denial of credit or the inability to meet financial obligations.
- ▶ **Immediate family member** means the Insured Person's (1) spouse; (2) children, including adopted children or stepchildren; (3) legal guardians or wards; (4) siblings or siblings-in-law; (5) parents or parents-in-law; (6) grandparents or grandchildren; (7) aunts and uncles; (8) nieces and nephews. Immediate Family Member also means spouse's children, including adopted children or step children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts and uncles; nieces and nephews.
- ▶ Whenever the term **spouse** is used, the term includes a domestic partner who is at least 18 years of age and who, during the past 12 months (1) has been in a committed relationship with the primary cardholder, (2) has been the cardholder's sole spousal equivalent, (3) has resided in the same household as the cardholder, and (4) has jointly been responsible with the cardholder for each other's financial obligations and who intends to continue the relationship indefinitely.
- ▶ **Non-refundable** means the amount of money paid by or on behalf of the insured person for a covered trip which will be forfeited under the terms of the agreement made with the common carrier for unused travel arrangements and for which a travel agent or travel supplier will not provide any other form of compensation.
- ▶ **Pre-existing condition** means accidental injury, disease, or illness of the insured person or immediate family member of the insured person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of common carrier passenger fare(s). Disease or illness has manifested itself when: (1) medical care or treatment has been given; or (2) there exist symptoms that would cause a reasonably prudent person to seek medical diagnosis, care, or treatment. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.
- ▶ **Trip cancellation** means the cancellation of common carrier travel arrangements when the insured person is prevented from traveling on a covered trip on or before the covered trip departure.
- ▶ **Trip interruption** means the insured person's covered trip is interrupted either on the way to the point of departure or after the covered trip departure.

How to qualify for coverage?

You must charge the entire cost of the passenger fare(s) to the covered account, less redeemable certificates, vouchers, coupons, or free flights awarded from frequent flier cards.

What is covered?

If a covered cardholder must cancel or interrupt a trip due to a covered loss, the policy will pay up to a maximum benefit of \$2,000 per trip to reimburse the cardholder for non-refundable expenses incurred. The cardholder must relinquish any unused vouchers, tickets, coupons, or travel privileges for which he or she has been reimbursed.

Covered trip means a trip for which common carrier costs (other than taxi) are charged to the insured person's credit card account.

What is not covered?

- ▶ This insurance does not apply to loss caused by or resulting from:
 - ▶ A pre-existing condition.
 - ▶ Accidental bodily injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving.
 - ▶ Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy.
 - ▶ The insured or an immediate family member being under the influence of drugs (except those prescribed and used as directed by a physician) or alcohol.

Trip Cancellation/Trip Interruption (continued)

- ▶ The insured or an immediate family member: a) traveling against the advice of a physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy.
- ▶ Loss caused by or resulting from an insured person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth, or miscarriage; bacterial or viral infection; or bodily malfunctions, except physical illness or disease that prevents the insured person from traveling on a covered trip.
- ▶ This exclusion does not apply to loss resulting from an insured person's bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria.

Filing a Claim

CLAIM NOTICE: Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM FORMS: When the Company receives notice of a claim, the Company will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send the Company a written description of the loss.

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss.

CLAIM PAYMENT: For all benefits, the Company will pay you or your beneficiary the applicable benefit amount within 60 days after complete proof of loss is received and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

What is the effective date?

This insurance is effective the date you first become an eligible insured and will cease on the date the master policy terminates (in which case you will be notified by the Policyholder), or on the date you no longer qualify as an eligible Insured, or on the expiration date of the applicable coverage period for the Insured, whichever occurs first.

The coverage period will not exceed thirty-one (31) consecutive days, or forty-five (45) consecutive days if the Insured is an employee of an organization which has provided an Account card to the Insured for business use.

Trip Delay Reimbursement

Who is covered?

Cardholder, spouse/domestic partner and unmarried dependent children under age 25

What is the benefit?

The Covered Person will be reimbursed during a covered trip if the trip delay is due to a covered loss. Covered losses include unpublished and unannounced strikes, civil commotion, hijack or natural disaster.

The Covered Person will be reimbursed for up to \$100 per day for a maximum of 3 days for the cost of food and temporary lodging until travel becomes possible.

The Trip Delay benefit is excess over any other insurance or indemnity including any reimbursements by the common carrier.

Coverage is limited to one delay per insured person during a covered trip.

Definitions

- ▶ **Covered Loss** means Accidental Bodily Injury or Loss of Life or Sickness of either the insured person, traveling companion or an Immediate Family Member of the Insured Person or Traveling Companion; or Inclement weather, which prevents a reasonable person from traveling or continuing on a Covered Trip; or Change in military orders of the insured person or the insured person's spouse; or Call to jury duty or subpoena by the courts, either of which cannot be postponed or waived; or Terrorist action or hijacking; or Insured person's or traveling companion's dwelling made uninhabitable; or Quarantine imposed by physician for health reason; and Which occurs while the person is insured under the policy that is in force.
- ▶ **Covered Trip** means travel on a common carrier when the entire cost of the passenger fare for such transportation less redeemable certificates, vouchers or coupons has been charged to the Covered Person's account while coverage is in-force.
- ▶ **Natural Disaster** means an event, including but not limited to wind storm, rain, snow, sleet, hail, lightning, dust or sand storm, earthquake, tornado, flood, volcanic eruption, wildfire or similar event that: is due to natural causes; and results in severe damage such that the area in which the loss occurs is declared a disaster by a competent governmental authority having jurisdiction.
- ▶ **Trip Delay** means a delay of a Covered Trip for at least 12 hours.

Visa Signature Concierge

What is this benefit?

Save time and make your life easier with the complimentary Visa Signature Concierge* service. Just call anytime, 24 hours a day. The Visa Signature Concierge service can help you find tickets to top sports and entertainment events, book travel, make dinner reservations, and even help you find the perfect gift.

How do I use this benefit?

To use the Visa Signature Concierge service, call (800) 953-7392. For calls outside the United States, call us collect at (630) 350-4551.

*Cardholders are responsible for the cost of any goods or services purchased by the Visa Signature Concierge on cardholder's behalf.

Visa Signature Benefits

As a Visa Signature cardholder, you are eligible for the following Visa Signature Benefits**:

- ▶ **Travel** – Receive complimentary discounts and upgrades at top hotels, resorts, and cruise lines.
- ▶ **Entertainment** – Enjoy access to exclusive movie ticket offers at fandango.com/visasignature.
- ▶ **Fine Dining** – Indulge your passion for everything gourmet with special dining experiences.
- ▶ **Sports** – Get up close and personal at once-in-a-lifetime sporting events. Plus, treat yourself to premier golf outings and football game-day experiences.

**Certain restrictions, limitations, and exclusions apply.

Warranty Manager Service

What is this benefit?

Warranty Manager Service provides you with valuable features to help manage, use and even extend the warranties of eligible items purchased with your Visa Signature card. You can access these features with a simple toll-free call. Services include Warranty Registration and Extended Warranty Protection.

Who is eligible for this benefit?

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

Why should I use Warranty Registration to register my purchases?

You'll have peace of mind knowing that your purchases' warranty information is registered and on file. Although Warranty Registration is not required for Extended Warranty Protection benefits, you are encouraged to take advantage of this valuable service. When arranging for a repair or replacement, instead of searching for critical documents, you can just pick up the phone and call the Benefit Administrator.

How do I register my purchases?

To register an eligible purchase call 1-800-397-9010, or call collect outside the U.S. at 303-967-1093. The Benefit Administrator will provide the address to which you can send in the item's sales receipt and warranty information so this key information can be kept on file for you.

How does Extended Warranty Protection work?

Extended Warranty Protection doubles the time period of the original manufacturer's written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less for items purchased entirely with your eligible Visa Signature card.

This benefit is limited to no more than the original price of the purchased item (as shown on your Visa Signature card receipt), less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.

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 eligible Visa Signature card and the eligible item has a valid original manufacturer's written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty.

What types of purchases are not covered?

- ▶ Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- ▶ Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty
- ▶ Items purchased for resale, professional, or commercial use
- ▶ 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

Warranty Manager Service (continued)

- ▶ Rented or leased items or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence
- ▶ Computer software
- ▶ Medical equipment
- ▶ Used or pre-owned items

Should I keep copies of receipts or any other records?

Not if you've already registered your purchase. If you have not registered your purchase, however, you should keep copies of your Visa Signature card receipt, your store receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty in the event that you need to file a claim, as these documents will be required to verify your claim.

Filing an Extended Warranty Protection Claim

How do I file a claim?

Call the Benefit Administrator at 1-800-397-9010, or call collect outside the U.S. at 303-967-1093 immediately after the failure of a covered item.



Please Note: If you do not notify the Benefit Administrator within sixty (60) days after the product failure, your claim may be denied.

The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form.

Gift recipients of eligible items are also covered by the claim process. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.



For faster filing, or to learn more about the Warranty Manager Service benefit, visit www.visa.com/eclaims

What documents do I need to submit with my claim?

Complete and sign the claim form sent to you by the Benefit Administrator and submit it **within ninety (90) days** of the product failure along with the following documents:

- ▶ Your Visa Signature card receipt
- ▶ The itemized store receipt
- ▶ A copy of the original manufacturer's written U.S. warranty and any other applicable warranty
- ▶ A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts)
- ▶ The original repair order



Please Note: All claims must be fully substantiated.

How will I be reimbursed?

If you have substantiated your claim and met the terms and conditions of the benefit, the item will be replaced or repaired at the **Benefit Administrator's discretion**, but for no more than the original purchase price of the covered item as recorded on your Visa Signature card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and a maximum of fifty thousand dollars (\$50,000.00) per cardholder.

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

What about repairs?

Extended Warranty Protection will pay the repair facility directly, or you may go to an authorized repair facility and file a claim for reimbursement. **Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.**

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

Do I have to file with my insurance company?

No. However, if you have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is supplemental to, and excess of, that coverage.

ADDITIONAL PROVISIONS FOR WARRANTY MANAGER SERVICE

This benefit applies only to you, the eligible Visa Signature cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa Signature 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.

Warranty Manager Service (continued)

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 benefit 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 product failure.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of 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.

The benefit is provided to eligible Visa Signature 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 benefits described in this Guide to Benefits will not apply to Visa Signature cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits, 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 Signature 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 #VWMGR 10K-50K-3YR – 2013 (04/14)

WMGR-S

Worldwide Travel Accident & Baggage Delay Insurance

What is the Travel Accident insurance plan?

As a AdelFi Credit Union Cardholder, you, your spouse or domestic partner and unmarried dependent children will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to your Visa Signature account. If the entire cost of the passenger fare has been charged to your Visa Signature account prior to departure for the airport, terminal or station, coverage is also provided for common carrier travel (including taxi, bus, train or airport limousine); immediately, a) preceding your departure, directly to the airport, terminal or station b) while at the airport, terminal or station, and c) immediately following your arrival at the airport, terminal or station of your destination. If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your account. Common carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire. This coverage does not include Commutation which is defined as travel between the Insured Person's residence and regular place of employment.

Definitions

- ▶ **Accident or Accidental** means a sudden, unforeseen, and unexpected event happening by chance.
- ▶ **Dependent Child(ren)** means those children, including adopted children and children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support and who are: 1) under the age of nineteen (19) and reside with the Insured Person; or 2) beyond the age of nineteen (19), permanently mentally or physically challenged, and incapable of self-support; or 3) under the age of twenty-five (25) and classified as a full-time student at an institute of higher learning.
- ▶ **Domestic Partner** means a person designated in writing by the primary insured person, who is at least eighteen (18) years of age, and who during the past twelve (12) months: 1) has been in a committed relationship with the primary insured person; and 2) has been the primary insured person's sole spousal equivalent; and 3) has resided in the same household as the primary insured person; and 4) has been jointly responsible with the primary insured person for each other's financial obligations, and who intends to continue the relationship above indefinitely.

What are the Travel Accident benefits?

The full Benefit Amount is payable for accidental loss of life, two or more members, sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. "Member" means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through

Worldwide Travel Accident & Baggage Delay Insurance (continued)

or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. "Benefit Amount" means the Loss amount applicable at the time the entire cost of the passenger fare is charged to a AdelFi Credit Union account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple charge cards obligate the Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual insured as the result of any one accident. In the event of multiple accidental deaths per account arising from any one accident, the Company's liability for all such losses will be subject to a maximum limit of insurance equal to three times the Benefit Amount for loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

BENEFIT AMOUNTS

Travel Accident Benefit	\$1,000,000
Baggage Delay	\$ 300

What is the Baggage Delay benefit?

We will reimburse the Insured Person up to the Daily Benefit Amount of \$100 per day for 3 days in the event of a Baggage Delay. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the Insured Person while on a covered trip and at a destination other than the Insured Person's primary residence. Essential items not covered by Baggage Delay include, but are not limited to: 1) contact lenses, eyeglasses or hearing aids; 2) artificial teeth, dental bridges or prosthetic devices; 3) tickets, documents, money, securities, checks, travelers checks and valuable papers; 4) business samples. The Baggage Delay Benefit Amount is in excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the Insured Person. Baggage Delay means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than four (4) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket.

Who is eligible?

This travel insurance plan is provided to AdelFi Credit Union cardholders automatically when the entire cost of the passenger fare(s) are charged to a Visa Signature account while the insurance is effective. It is not necessary for you to notify AdelFi Credit Union, the administrator or the Company when tickets are purchased.

What is the cost?

This travel insurance plan is provided at no additional cost to eligible cardholders.

What about beneficiaries?

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

What are the exclusions?

This insurance does not cover loss resulting from:

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

Zero Liability

What is the Zero Liability benefit?

If there is unauthorized use on your consumer VISA Credit Card your liability will be zero (\$0.00). This provision limiting your liability does not apply to either VISA Business Rewards cards, ATM cash disbursements, or non-VISA PIN-less debit transactions. Additionally, your liability with respect to unauthorized transactions may be greater than the above limit, to the extent allowed under applicable law, if the AdelFi Credit Union reasonably determines, based on substantial evidence, that you were grossly negligent or fraudulent in the handling of your account or card.

What transactions does Zero Liability apply?

Visa's Zero Liability will apply to all transactions made with a Visa branded card, including PIN-based ATM and Point of Sale (POS) transactions.

**FOR QUESTIONS REGARDING THE ABOVE BENEFITS, PLEASE CONTACT THE
PLAN ADMINISTRATOR:**

Direct Marketing Group
9931 South 136th street
Suite 100
Omaha, NE 68138
800-337-2632

For claims related matters ONLY, please contact the Claims Administrator:

Broadspire, a Crawford Company
PO Box 792190
San Antonio, TX 78279
Phone# 844-245-2503
Fax# 855-830-3728

PLAN UNDERWRITTEN BY

Federal Insurance Company
a member of the
CHUBB GROUP OF INSURANCE COMPANIES
15 Mountain View Road, P.O. Box 1615
Warren, New Jersey 07061-1651
Policy # 9906-85-15



Financial Solutions for Individuals

- Checking, Savings, Money Market, & Certificates
- Online/Mobile Banking
- Credit Cards that Give to Missions & Earn Rewards/Cash Back
- Home, Auto, and Personal Loans
- Equity Loans and Lines of Credit
- Investments and IRAs
- GreenPath Financial Wellness Program

Financial Solutions for Ministries and Christian Owned Businesses

- Checking, Savings, Money Market, & Certificates
- Online Cash Management
- Remote Deposit Program
- Corporate Credit Cards
- ACH and Wire Services
- Merchant Banking (accepting credit cards)

Loans for:

- Purchase & Refinance
- Construction/Expansion



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800.347.2228

cardservices@adelfibanking.com

Corporate Office

255 N. Lone Hill Ave.

San Dimas, CA 91773

CO-OP Shared Branch

5,600+ Shared Branches nationwide

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30,000+ Free ATMs nationwide



Each account is insured up to \$250,000. By members' choice, this institution is not federally insured.