

Your Guide to Benefit describes the benefit in effect as of 6/1/15. 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.

YOUR GUIDE TO CARD BENEFIT

Visa Card Trip Delay Reimbursement

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-840-4735, or call collect outside the U.S. at 804-673-7683.

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

Benefit Information

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)

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