

# Visa Benefits

YOUR GUIDE TO CARD BENEFIT



Your Guide to Benefit describes the benefit in effect as of 1/22/22. 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.

## Travel Accident Insurance Description of Coverage

Principal Sum: \$250,000.00

**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 Visa Traditional 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 Visa Traditional cardholders, you are covered beginning on 4/1/2016 or the date your credit card is issued, whichever is later.

You and your dependents\* become covered automatically when the entire Common Carrier fare is charged to your covered Visa Traditional card account ("Covered Person"). 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.

\*Your spouse, unmarried dependent child(ren), under age 19 (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 intellectual disability or physical handicap, and chiefly dependent on you for support and maintenance. Dependent child(ren) receive fifty percent (50%) of your benefit amount.

### 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.

## Definitions

**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 and (b) charged to your Visa Traditional 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.

**Exclusions:** 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 Visa Traditional 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 master policy form number, VSC-VCC-01 (2/00). 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

**Underwritten by:**  
Virginia Surety Company, Inc.  
175 West Jackson Blvd.  
Chicago, IL 60604

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.

## Additional Provisions for Travel Accident Insurance

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 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 Visa Traditional privileges have been suspended or cancelled. However, insurance benefits will still apply to Covered Trips commenced prior to the date that your account is suspended or cancelled 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.

### 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.

ADD (10/07)

# Visa Benefits

## YOUR GUIDE TO CARD BENEFIT



Your Guide to Benefit describes the benefit in effect as of 11/06/24. 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.

### ROADSIDE DISPATCH

For roadside assistance, call 1-800-847-2869

#### **What is Roadside Dispatch?**

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

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#### **For a set price per service call, the program provides:**

Standard Towing – Up to 5 miles included<sup>1</sup>

Tire Changing – must have good, inflated spare

Jump Starting

Lockout Service (no key replacement)

Fuel Delivery – up to 5 gallons (plus the cost of fuel)

Standard Winching

Roadside Dispatch will ask you where you are, what the problem is, and while they remain on the phone with you, they will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – Roadside Dispatch will advise you to hang up and dial 911. If you are not able to dial 911, they 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.) You have the convenience of one toll-free phone number and you may save money because their rates are pre-negotiated.

Dependable roadside assistance is available 24 hours a day, 7 days a week in the United States. No membership or pre-enrollment is required. Just call Roadside Dispatch toll-free when you need them.

#### **1-800-847-2869 ~ it's that easy!**

**Note:** 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. Standard Winching applies within 100 feet of paved or county maintained road only. Current fee for a standard service call is \$79.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however, callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

**Additional Terms** Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor your financial institution 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 your financial institution 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. 24-hour roadside assistance services provided by: Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross Country Motor Club of California, Inc. a California corporation.

### Zero Liability

With Visa's Zero Liability Policy, you won't be held responsible for unauthorized transactions made with your Visa card. You're covered if your card is ever lost, stolen or fraudulently used.

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***Visa's Zero Liability policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more details.***

## Lost or Stolen Card Reporting

With the Visa Lost/Stolen Card Reporting service, reporting a lost or stolen card is simple. Just call your Visa card issuer or Visa Global Customer Care Services at 1-800-847-2911, or call one of our global toll-free numbers and a Visa representative will work with you to notify the appropriate parties and replace your card.

### **I no longer have my Visa Card, how do I report it as lost or stolen?**

A Visa representative will be able to assist you in filing a lost or stolen card report. Call us toll-free (1-800-847-2911) or call one of our global toll-free numbers from the drop-down menu at the top of this page.

### **How do I report a fraudulent charge?**

A Visa representative will be able to assist you in reporting fraud to your bank. Call us toll-free (1-800-847-2911) or call one of our global toll-free numbers from the drop-down menu at the top of this page.

### **Am I liable for unauthorized purchases made on my lost or stolen Visa card?**

Visa's Zero Liability Policy\* is our guarantee that you won't be held responsible for unauthorized charges made with your account or account information. You're protected if your Visa credit or debit card is lost, stolen or fraudulently used, online or offline.

\* Visa's Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more detail.

## Cardholder Inquiry Service

Cardholder Inquiry Service provides customer phone support for general inquiries and provides product or service information to all Visa cardholders.

### **Benefit**

24-hour cardholder information and assistance by phone to all Visa cardholders calling from anywhere in the world, provided by Visa Global Customer Care Services. Toll-free numbers are supported 24 hours a day, seven days a week.

- Quick and accurate account and card benefit information.
- Product and service information at your fingertips.
- Customer service available in all major languages.

### **How it works**

Cardholder Inquiry Service provides customer phone support for general inquiries and provides product/service information for Visa cardholders. Visa Global Customer Care Services team provides information regarding general account or card benefit questions.

## Emergency Cash Disbursement and Card Replacement\*

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Visa Traditional cardholders can get an emergency cash advance disbursed or a card replaced within one to three business days, in some cases, within 24 hours, after issuer approval. Any cash advance fees and interest charges that are associated with your credit card account would apply.

### Emergency Cash Disbursement

In case of emergency, we can arrange a wire cash transfer to your local Western Union within 2 hours of approval from your bank.

#### **How do I get emergency cash?**

To bridge spending when awaiting a replacement card, when experiencing card acceptance difficulties, or when you simply need cash in hand, Visa can arrange for cash to be available at a location near you. Call us toll-free (1-800-847-2911) or call one of our global toll-free numbers from the drop-down menu at the top of this page.

#### **How do I replace my credit card?**

If your card—debit or credit—is lost, stolen, damaged or compromised, we will work with your financial institution to approve and expedite the delivery of an emergency card to you. Visa Global Customer Assistance Services associates are on standby. Call us toll-free (1-800-847-2911) or call one of our global toll-free numbers from the drop-down menu at the top of this page.

### NORTONLIFELOCK

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can provide you with greater peace of mind. ID Navigator Powered by NortonLifeLock™ provides you with the tools to help keep you informed of potential threats to your identity, so you can act quickly should the unexpected happen. No cost to Visa cardholders, plus access to special discounts on other NortonLifeLock™ products.