



USAA GUIDE TO BENEFITS

Important information. Please read and save.

This "Guide to Benefits" contains detailed information about extensive travel, insurance and retail protection services you can access as a USAA credit cardholder. These programs and coverages are effective on March 20, 2026. This Guide supersedes any guide or program description you may have received earlier. Unless otherwise specified herein, this "Guide to Benefits" and the programs and coverages it contains may be modified, replaced, or cancelled at any time by posting a revised Guide to Benefits online, subsequent mailings of the Guide to Benefits, credit card statement inserts, statement messages, or other written or electronic notifications.

To file a claim or for more information on any of these services, call the Benefit Administrator at 844.288.2141.

Table of Contents

This Guide to Benefits contains detailed information about the benefits you receive when you use your eligible USAA credit card.

Automobile Insurance Deductible Reimbursement	1
You can qualify to be reimbursed for up to \$200 of your auto policy deductible when you experience a covered loss.	
Auto Rental Collision Damage Waiver	3
Auto Rental Collision Damage Waiver provides coverage for damage due to collision or theft up to the actual cash value of most rented cars.	
Baggage Delay Reimbursement	5
If your checked baggage is delayed or misdirected for more than four hours, you can be reimbursed for essential items you purchase (\$100 per day for three days maximum).	
Concierge Services	7
Exclusive to USAA Visa Signature® Credit Cards – Instant access to dozens of everyday benefits, experiences, fine wine and food events, and complimentary 24-hour Concierge Service.	
Extended Warranty Protection	8
Extended Warranty Protection will double the time period of coverage to your existing U.S. manufacturer's warranty by up to one additional year on eligible warranties of three years or less.	
Cellular Telephone Protection	9
You can be reimbursed up to \$500 in the event your eligible cell phone is stolen or damaged when you pay your monthly cell phone bill with your USAA credit card.	
Purchase Security	11
Safeguard your new item against theft or damage for the first 90 days from the date of purchase with Purchase Security available when you pay with your eligible account.	
Trip Cancellation/Trip Interruption	13
Prepare for the unexpected when you purchase travel. You're covered for your non-refundable passenger fare in case of Trip Interruption or Cancellation.	
Travel Accident Insurance	16
Add peace of mind to your itinerary. Purchase your airline ticket with your covered card and enjoy Travel Accident Insurance.	
Travel and Emergency Assistance Services	19
Call anytime for Travel or Emergency Assistance, available for covered cardholders from anywhere in the world.	

AUTOMOBILE INSURANCE DEDUCTIBLE REIMBURSEMENT

The Automobile Insurance Deductible Reimbursement benefit provides reimbursement for up to \$200 of your Auto Policy Deductible if you experience a Covered Auto Loss - giving you added peace of mind when you need it most. To be eligible, you must make at least eight (8) purchases on your eligible Account in the month before the loss, and the Covered Vehicle must be insured and registered to you or a Family Member listed on the Auto Policy.

What is Covered?

We will provide coverage for reimbursement of the Auto Policy Deductible due to a Covered Auto Loss on an Auto Policy for a Covered Vehicle.

How Much is Covered?

Coverage is limited to the lesser of the following:

- 1.The Auto Policy Deductible, or
- 2.\$200 per claim.

There is a maximum of one (1) claim per twelve (12) month period. There is a maximum of \$200 paid per twelve (12) month period.

Preliminary Requirements for this Coverage:

1. You must have charged eight (8) or more separate net purchases (purchases minus credits and returns) on your eligible Account in the calendar month immediately preceding the Covered Auto Loss.
2. The Covered Vehicle must be registered in your or your Family Member's name.
3. If the Covered Vehicle was operated at the time of loss, it was legally operated by you or your Family Member.

Who is Covered?

You and your Family Members covered under the same Auto Policy. To be eligible for coverage, you or your Family Member must appear as a named insured or additional driver on the Auto Policy under which the Covered Vehicle appears.

When is the Benefit Available?

This benefit is only available during an Eligible Month. Benefit availability starts the first day of the calendar month immediately following the calendar month when the required number of net purchases were made on your eligible Account. If you do not make the required number of net purchases during any month, the benefit is not available the following month.

Where is the Benefit Available?

This benefit is only available within the Coverage Territory.

Definitions:

Account means a USAA credit card account issued by USAA Federal Savings Bank or its predecessor in interest.

Auto Policy means the personal automobile insurance policy that provides comprehensive or collision physical damage coverage, issued by an insurance company to the Eligible Cardholder.

Auto Policy Deductible means the deductible shown on the Auto Policy which applies to the comprehensive or collision physical damage coverage afforded by the Auto Policy.

Cardholder means an individual in whose name an Account has been issued.

Coverage Territory means: 1) the United States of America; 2) the territories and possessions of the United States of America; and 3) Puerto Rico.

Covered Auto Loss means a physical damage loss sustained by the Eligible Cardholder or Eligible Cardholder's Family Member within the Coverage Territory: 1) which has triggered physical damage coverage under the Auto Policy; 2) which exceeds the Auto Policy Deductible; and 3) for which the insurance company that issued the Auto Policy has paid in excess of the Auto Policy Deductible for the claim.

Covered Vehicle means a private passenger vehicle or motorcycle: 1) owned by or under long term (one year or more) lease to the Eligible Cardholder; 2) designed for use on public roads; and 3) listed by make, model and VIN as a covered auto under the Eligible Cardholder's Auto Policy. Covered Vehicle does not include vehicles used for commercial purposes, vehicles used for hire, motor homes, recreational vehicles ("RV"), campers, all-terrain vehicles ("ATV"), off-road dirt bikes, or vehicles designed to seat more than eight (8) passengers. Covered Vehicle does not include a temporary substitute for an owned or long-term leased vehicle and does not include a rented vehicle.

Eligible Cardholder means a Cardholder of an Account and for whom the required insurance premium was paid for coverage eligibility under this Policy.

Eligible Month means the calendar month after the calendar month in which the Eligible Cardholder charged eight (8) or more net purchases (purchases minus credit(s) and returns) to a single month. An Eligible Month begins on the first day of the calendar month immediately following the calendar month when the number of charges were made on the Eligible Cardholder's Account. If an Eligible Cardholder fails to meet the threshold for charges in a calendar month, the following month is not an Eligible Month.

Family Member means the Eligible Cardholder's Spouse, ex-Spouse, Fiancé, Fiancé's child, child, Spouse's child, son/daughter-in-law, parent(s), sibling(s), brother/sister, grandparent(s), grandchild, step-brother/sister, step-parent(s), parent(s)-in-law, brother/sister-in-law, uncle, aunt, niece, nephew, guardian, domestic partner, or ward. Fiancé means a person who has documented proof indicating the intent to enter into a legal marriage with the Eligible Cardholder at the time prior to the effective date of the applicable coverage under the Policy.

Policy means the group master policy that governs the Automobile Insurance Deductible Reimbursement Benefit described in this Guide.

Spouse means the person to whom the Eligible Cardholder is legally married.

We/Us/Our means Zurich American Insurance Company.

What is Not Covered: This benefit will not apply if: 1) the claim under the Auto Policy has been denied; 2) the Auto Policy insurer has waived the Auto Policy Deductible; 3) the claim as adjusted under the Auto Policy does not exceed the Auto Policy Deductible; 4) the vehicle is used for commercial purposes or for hire during the loss or is otherwise not a Covered Vehicle. We will not provide coverage, nor will we pay any benefits to the extent that such coverage or payment or any business or activity of the Eligible Cardholder would violate any applicable trade or economic sanctions law or regulation.

This benefit is not offered to individuals residing in, or for auto insurance policies issued within, Washington State, in accordance with applicable state laws.

Claims: To file a claim, call 844-288-2141. You must report the claim within 90 days of the Covered Auto Loss or as soon as reasonably possible. We will send you Proof of Loss forms within fifteen (15) days after we receive notice. If you do not receive the Proof of Loss form within fifteen (15) days after submitting notice, you can send us a detailed written report of the claim and the extent of the Covered Auto Loss. We will accept this report as a Proof of Loss if sent within the time fixed below for filing a Proof of Loss. Copies of the following additional documentation must be submitted with your claim form: 1) the Account billing statement(s) that shows the required number of transactions made in the calendar month immediately preceding the Auto Loss; 2) the Vehicle Registration for the Covered Vehicle; 3) the Auto Policy Declarations Page showing the coverage and deductible amounts; and 4) documentation you received from the Auto Policy issuer of the final settlement for the Covered

Auto Loss. Written Proof of Loss, acceptable to us, must be sent within ninety (90) days of the Covered Auto Loss. If we require additional information or time to approve or deny a claim, we will notify you within 20 days after receipt of the claim, and at least once every 30 days thereafter until the claim is approved or denied. The notice will contain the reason why the additional information or time is required. We will approve or deny the claim within 30 days after we receive the additional information; or 31 days after the last timely notice was provided. Claims will be approved or denied for all Covered Auto Losses. If the claim is approved, the claim will be paid within 30 days after its approval.

Additional Terms: This Guide is not, by itself, a policy or contract of insurance or other contract. The information in this section applies to the Automobile Insurance Deductible Reimbursement Benefit described in this Guide. Benefits are purchased and provided complimentary to you. This “Description of Coverage” or “DOC” is provided under a Group Policy of insurance issued by Zurich American Insurance Company. All the information about the Automobile Insurance Deductible Reimbursement Benefit is governed by the conditions, limitations, and exclusions of the Group Policy.

Privacy Notice: As the provider of the benefits described herein, Zurich American Insurance Company collects and processes certain individually identifiable information about you (“Personal Information”) when you submit a claim with us. The Personal Information we collect and process may include in particular the following categories: 1) Contact information, such as your name, address, telephone number, and email address. 2) Other Personal Information, such as your credit card statement, vehicle registration, Auto Policy Declarations page, and statement or explanation from your Auto Policy insurer validating the outcome of your claim. We collect Personal Information directly from you, such as through your request for benefits or via other forms you furnish to us in connection with your claim submission. We collect and use your Personal Information only for our legitimate business purposes, including, but not limited to: 1) Providing benefits entitled to you; and 2) Meeting regulatory and contractual requirements relating to the benefits provided to you. If you provide us with Personal Information about members of your family and/or dependents or beneficiaries, the Personal Information you provide will be processed under the same terms as your Personal Information.

Benefit Changes: We reserve the right to change the benefits and features of these programs at any time with at least 30 days’ notice.

Cancellation: USAA Federal Savings Bank can cancel or non-renew the benefits for Cardholders, and if they do, they will notify you at least thirty (30) days in advance. We may cancel this Policy by giving USAA Federal Savings Bank at least 180 days’ notice of our intent to cancel.

Benefits to You: This benefit is not offered to individuals residing in, or for auto insurance policies issued within, Washington State, in accordance with applicable state laws. No person or entity other than you shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. This benefit does not apply if your card privileges have been cancelled. However, benefits will still apply prior to the date that your account is suspended or cancelled, subject to the terms and conditions of coverage.

Suit Against Us: No action on this Policy may be brought until sixty (60) days after written Proof of Loss has been sent to us. Any action must commence within three (3) years of the date the written Proof of Loss was required to be submitted. If the law of the state where you live makes such limit void, then the action must begin within the shortest time period permitted by law.

Transfer of Rights or Benefits: No rights or benefits provided under this benefit may be assigned without the prior written consent of Zurich American Insurance Company.

Due Diligence: All parties are expected to exercise due diligence to avoid or diminish any theft, loss or damage to the property insured under these programs. “Due diligence” means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect the item.

Conformity of Statute: Terms of this Policy that conflict with the laws of the state where it is delivered are amended to conform to such laws. Receipt and/or possession of this Guide does not guarantee coverage or coverage availability.

AUTO RENTAL COLLISION DAMAGE WAIVER

The Auto Rental Collision Damage Waiver benefit provides reimbursement for damages caused by theft or collision up to the Actual Cash Value of most rented cars. Within Your country of residence, Auto Rental Collision Damage Waiver is secondary coverage which means it supplements, and applies in excess of, any valid and collectible insurance or reimbursement from any source. The Auto Rental Collision Damage Waiver covers theft, damage, valid loss-of-use charges imposed and substantiated by the auto rental company, administrative fees, and reasonable and customary towing charges (due to a covered theft or damage) to the nearest qualified repair facility. The Auto Rental Collision Damage Waiver covers no other type of loss. For example, in the event of a collision involving Your Rental Vehicle, damage to any other driver’s car, the injury of anyone, or damage to anything (other than your Rental Vehicle) is not covered. Rental periods up to thirty-one (31) consecutive days are covered.

You are covered when Your name is embossed on an eligible card issued in the United States, and You use Your credit card Account and/or rewards programs associated with Your Account to initiate and complete Your entire car rental transaction. Only You, as the primary renter of the vehicle, and any additional drivers permitted by the Rental Car Agreement are covered.

How Does The Auto Rental Collision Damage Waiver Work With Other Insurance?

If You **do** have personal automobile insurance or other insurance that covers theft or damage, this benefit reimburses You for the deductible portion of Your car insurance or other insurance, along with any unreimbursed portion of administrative and loss-of-use charges imposed by the car rental company, as well as reasonable towing charges while the car was Your responsibility.

If You **do not** have personal automobile insurance or any other insurance, this benefit reimburses You for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle. If You are renting outside of Your country of residence, the coverage provided under this benefit is primary and reimburses You for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

How Do You Use The Auto Rental Collision Damage Waiver?

1. Use Your Account to initiate and complete Your entire car rental transaction.
2. During this transaction, review the Rental Car Agreement and **decline** the rental company’s collision damage waiver (CDW/LDW) option or a similar provision. **Accepting this coverage will cancel out Your benefit.** If the rental company insists that You purchase their insurance or collision damage waiver, call the Benefit Administrator for assistance.

Before driving out of the lot, check the rental car for any prior damage and bring any damage You identify to the attention of the rental car company.

This benefit is in effect during the time the rental car is in Your (or an authorized driver's) control and terminates when the rental company reassumes control of their vehicle.

This benefit is available in the United States and most foreign countries. Coverage is not available where precluded by law, or where it's in violation of the territory terms of the auto rental agreement, or when prohibited by individual merchants. If You have questions about where coverage applies, contact the Benefit Administrator before You travel.

What Vehicles Are Not Covered?

Certain vehicles are not covered by this benefit, including: high value motor vehicles, exotic and antique cars (cars over twenty (20) years old or that have not been manufactured for ten (10) years or more), cargo vans, vehicles with open cargo beds, trucks, motorcycles, mopeds, motorbikes, limousines, recreational vehicles, and passenger vans with seating for more than nine (9) people, including the driver (passenger vans with seating for nine (9) or less, including the driver, are covered).

- Examples of high value motor vehicles or exotic car brands not covered are Alfa Romeo, Aston Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce, and Tesla; *however, selected models of Audi, BMW, Mercedes-Benz, Cadillac, Infiniti, Land Rover, Lexus, Lincoln, and Range Rover are covered.*

Wondering if coverage applies to a specific type of vehicle?

Contact the Benefit Administrator at 1-844-288-2141, or call collect outside the United States at 1-804-673-1164.

What's Not Covered?

The Auto Rental Collision Damage Waiver benefit does not apply to:

- Any obligation You assume under any agreement (other than the deductible on Your personal auto policy)
- Any violation of the auto rental agreement or this benefit
- Injury of anyone, including You, 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
- The 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 thirty-one (31) days
- Leases and mini leases
- Theft or damage resulting from the authorized driver's and/or cardholder's lack of reasonable care in protecting the Rental Vehicle before and/or after damage or theft occurs (for example, leaving the car running and unattended)
- Theft or damage reported more than forty-five (45) days* after 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 sixty-five (365) days after the date of the incident
- Losses caused by or resulting from a Cyber Incident

*Not applicable to residents in certain states

How Do You File A Claim?

It is Your responsibility as a cardholder to make every effort to protect Your Rental Vehicle from damage or theft. If You have an accident or Your Rental Vehicle has been stolen, follow these simple steps to file Your claim:

1. At the time of the theft or damage, or when You return the Rental Vehicle, request the following documents from Your car rental company:
 - Copy of the accident report form
 - Copy of the initial and final auto rental agreements (front and back)
 - Copy of the repair estimate and itemized repair bill
 - Two (2) photographs of the damaged vehicle, if available
 - Police report, if obtainable
 - Copy of the demand letter indicating the costs You are responsible for and any amounts that have been paid toward the claim
2. Call the Benefit Administrator at **1-844-288-2141, or call collect outside the United States at 1-804-673-1164** to report the theft or damage, regardless of who is at fault and whether Your liability has been established, as soon as possible but no later than **forty-five (45) days from the date of the incident**. Any claim containing charges that would not have been included if notification occurred before the expenses were incurred may be declined, so it is important to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation.
3. Submit the documents listed above along with the following documents to the Benefit Administrator:
 - Completed and signed Auto Rental Collision Damage Waiver claim form **postmarked within ninety (90) days* of the theft or damage date**, even if all other required documentation is not yet available, or **Your claim may be denied**
 - Credit card statement (showing the last four (4) digits of the Account number) reflecting the charge for the rental transaction
 - 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
 - If You have no other applicable insurance or reimbursement, please provide a statement to that effect
 - Copy of Your primary insurance policy's Declarations Page (if applicable) to confirm Your deductible; this is the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles

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

***Not applicable to residents in certain states**

All documents must be postmarked within three hundred sixty-five (365) days of the theft or damage date, or Your claim may be denied.

Filing online is even faster: visit www.eclaimsline.com

Transference Of Claims

After Your claim is paid, Your rights and remedies against any party in regard to the theft or damage is transferred to the Benefit Administrator, to the extent of the cost of payment made to You. You must give the Benefit Administrator all assistance reasonably required to secure all rights and remedies.

Definitions

Account – Your credit card Account

Actual Cash Value – the amount a Rental Vehicle is determined to be worth based on its market value, age, and condition at the time of loss

Computer Programs – a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

Cyber Incident – means any of the following acts:

- unauthorized access to or use of Your Digital Data or Rental Vehicle;
- alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or Rental Vehicle;
- transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or Rental Vehicle;
- restriction or inhibition of access to or directed against Your Digital Data or Rental Vehicle;
- computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Rental Vehicle during the manufacturing process, upgrade process, or normal maintenance

Digital Data – information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Rental Vehicle to store information, process information, and transmit information over the Internet.

Eligible Person – a cardholder who pays for their auto rental by using their eligible Account

Rental Car Agreement – the entire contract an eligible renter receives when renting a Rental Vehicle from a rental car agency which describes in full all of the terms and conditions of the rental, as well as the responsibilities of all parties under the contract

Rental Vehicle – a land motor vehicle with four or more wheels which the eligible renter has rented for the period of time shown on the Rental Car Agreement and is not identified as a non-covered vehicle herein

You or Your – the Eligible Person

Additional Provisions

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- 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 benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives proof of loss. 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 the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

For more information about the benefit described in this Guide to Benefits, call the Benefit Administrator at 1-844-288-2141, or call collect outside the U.S. at 1-804-673-1164.

BAGGAGE DELAY REIMBURSEMENT

The Baggage Delay Reimbursement benefit provides reimbursement for the emergency purchase of essential items, such as toiletries, clothing, and chargers for electronic devices (limit one per device), when Your Baggage is delayed while on an eligible Trip. The maximum benefit is **one hundred (\$100.00) dollars** per day up to a maximum of three (3) days. The Baggage Delay benefit applies if Your Baggage is delayed or misdirected for more than four (4) hours and for each additional twenty-four (24) hour period Your Baggage is delayed after the initial four (4) hours for a maximum of three (3) days.

You, Your Spouse and/or Your Dependent Children are covered when Your name is embossed on an eligible card issued in the United States, and You charge all or a portion of the fare to Your credit card Account and/or Rewards programs associated with Your Account. Your Spouse and/or Dependent Children do not need to be traveling with the Cardholder for benefits to apply.

Benefits begin on the Scheduled Departure Date and end on the Scheduled Return Date. In the event the Scheduled Departure Date and/or the Scheduled Return Date are delayed or the point and time of departure and/or point and time of return are changed because of circumstances over which You nor the Travel Supplier have control, the term of coverage will automatically adjust in accordance with the change.

If You charge multiple Common Carrier fares on Your Account for Yourself, Your Spouse and Your Dependent Children, each Insured Person is eligible to receive the benefit.

Trips must occur while the insurance is in-force to be eligible for this benefit.

Please Pay Special Attention to These Conditions of the Baggage Delay benefit:

- Baggage Delay must be reported to the Travel Supplier to be eligible for this benefit.
- Coverage will not be provided if Your Account is closed before the Baggage Delay occurs. In no event will Your cancellation of Your Account invalidate or reduce any otherwise valid claim that has already been submitted.

This benefit 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.

What's Not Covered?

The Baggage Delay benefit does not apply to:

- Hearing aids
- Artificial teeth, dental bridges, or prosthetic devices
- Tickets, documents, money, securities, checks, traveler's checks, and valuable papers
- Business samples
- Jewelry and watches
- Cameras, video recorders, and other electronic equipment
- Recreational equipment
- Any loss caused by or resulting from, directly or indirectly: War, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss; War does not include terrorism.

How Do You File A Claim?

Follow these simple steps to file Your claim:

1. Immediately notify the Common Carrier to begin the Common Carrier's claim process. ***You will need to provide proof that You submitted a report to the Common Carrier, so be sure to keep a copy of the report for Your records.***
2. Call the Benefit Administrator at **1-844-288-2141** within **twenty (20) days of the date Your baggage was delayed or as soon as reasonably possible.**
3. Answer a few questions, so the Benefit Administrator can send You the right claim forms and let You know what other documentation is needed.
4. Return the completed and signed claim form and requested documentation to the Benefit Administrator within **ninety (90) days** or as soon as reasonably possible (but no later than **one (1) year** after the **ninety (90) day** deadline).

What Documents Will You Need To Provide?

The Benefit Administrator will provide the details, but generally You should be prepared to send:

- Completed and signed claim form
- Travel itinerary
- Copies of the notification and reporting filed with the Common Carrier or Cruise Line and all related correspondence
- Your credit card statement (showing the last four (4) digits of the Account number) reflecting the charge for the Common Carrier or Cruise Line fare
- Copy of the settlement or denial from the Common Carrier or Cruise Line
- Copies of receipts for the purchase of essential items over **twenty-five (\$25.00) dollars**
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Filing online is even faster: visit www.myclaimsagent.com/cbs

Definitions

Account – Your credit card Account

Baggage – suitcases and the containers specifically designated for carrying personal property, and the personal property contained therein

Baggage Delay – a delay or misdirection of an Insured Person's Baggage by a Common Carrier for more than four (4) hours from the time he or she arrives at the destination as shown on the Covered Person's ticket

Cardholder – an individual to whom a credit card has been issued by USAA Federal Savings Bank or USAA Savings Bank

Common Carrier – any commercially licensed motorized land, water or air Conveyance, operated by an organization organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract

Company – Federal Insurance Company

Covered Person – You, as the Insured Person, and Your Spouse and Dependent Children

Cruise Line – a company that maintains a fleet of cruise ships and markets cruises to the public

Dependent Child – means the Insured Person's unmarried child from the moment of birth, including a natural child, grandchild, stepchild or adopted child from the date of placement with the Insured Person. The Dependent Child must be primarily dependent upon such Insured Person for maintenance and support, and must be under the age of twenty-six (26) or classified as an Incapacitated Dependent Child

Incapacitated Dependent Child – any person who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the Insured Person for support and maintenance, as evidenced by United States income tax returns showing such person as dependent

Insured Person – the Cardholder

Recreational Equipment – any equipment that is used to engage in a particular sport, hobby, game, excursion, or other recreational activity; and for which the Covered Person has the requisite license or permit to own or operate if a license or permit is required

Rewards – points, miles, cash Rewards, or any other type of redeemable Rewards, as well as any redeposit fees charged by a Rewards administrator, provided that all Rewards have been accumulated through a credit card rewards program offered by USAA Federal Savings Bank and/or USAA Savings Bank

Scheduled Departure Date – the date on which the Covered Person is originally scheduled to leave on the Trip

Scheduled Return Date – the date on which the Covered Person is originally scheduled to return to the point of origin or to a different final destination

Spouse – the Covered Person’s husband or wife who is recognized as such by the laws of the jurisdiction in which the Covered Person resides; Spouse includes domestic partners or Covered Persons joined by civil unions where applicable by law

Travel Supplier – a Cruise Line, or airline, or railroad or other Common Carrier

Trip – travel booked through a Travel Supplier when some portion of the fare for such transportation has been charged to Your Account issued by Your financial institution or has been paid for with redeemable Rewards that were accumulated from a Rewards program sponsored by Your financial institution. Trip must occur while the insurance is in-force

You or Your – the Covered Person

We, Us and Our – Federal Insurance Company

Additional Provisions

- We have a right to examine under oath the Covered Person or the Covered Person’s authorized representative, if applicable. We may also require the Covered Person or the Covered Person’s authorized representative, if applicable, to provide a signed description of the circumstances surrounding the loss and their interest in the loss. The Covered Person or the Covered Person’s authorized representative, if applicable, will also produce all records and documents requested by Us and will permit Us to make copies of such records or documents.
- In the event of a claim under this policy, the Covered Person or his or her authorized representative must fully cooperate with Us in Our handling of the claim, including, but not limited to, the timely submission of all medical and other reports that We may require. If We are sued in connection with a claim under this policy, then the policyholder and the Covered Person or his or her authorized representative must fully cooperate with Us in the handling of such suit. The policyholder and the Covered Person must not, except at their own expense, voluntarily make any payment or assume any obligation in connection with any suit without Our prior written consent.
- 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 three (3) years after the time for giving proof of loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- We will not use any statements, except fraudulent misstatements, made by the policyholder or the Covered Person to void the insurance or reduce benefits payable under this policy, or to otherwise contest the validity of this policy, unless such statements are contained in a written document signed by the policyholder or the Covered Person. If We rely on such statements for this purpose, then We will provide a copy of the written document to the policyholder and the Covered Person, as appropriate.
- This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law.

For more information about the benefit described in this Guide to Benefits, call the Benefit Administrator at 1-844-288-2141.

CONCIERGE SERVICES FOR USAA VISA SIGNATURE® CREDIT CARD ACCOUNTS

USAA Visa Signature® Cardmembers can take advantage of Concierge Services*. This service is exclusive to USAA Visa Signature® Credit Card Cardmembers and offers You information and recommendations 24x7x365 on valuable travel and entertainment services while You are home or away. Below are services available to You:

Travel Information And Assistance:

- Flight, hotel, and car rental reservations
- Pre-trip information for major destinations:
 - International currency, exchange rates, ATM locations, vaccination requirements, visa/passport requirements, local weather, and much more
 - Local sights/attractions, exhibitions, festivals, museums, holidays, and other tourist information in the area where You are traveling

Entertainment Planning:

- Provide assistance with restaurant reservations or booking reservations on Your behalf
- Make reservations or provide tee time information on golf courses and/or resorts. You can also receive detailed information about the requested course such as name, address, number of holes, golf pro name, etc.
- Provide assistance in obtaining tickets to musicals, plays, concerts, ballets, operas, museums, and sporting events, etc.
- Provide information on leisure tours, tennis courts, health and fitness clubs, shopping location information while traveling, and more

Business Services:

- Provide emergency translation services
- Locate and arrange for business equipment rentals and meeting facilities
- Relay protocol and etiquette information

Specialty Services:

- Provide information on and make arrangements for floral or gift basket delivery
- Undertake specialty research and specialty shopping requests by utilizing all available resources
- Place a reminder telephone call or send an email at any specified time period requested

The following services are not provided by Concierge Services:

- Ability to gain special access to restaurants
- Ability to gain special access to sold out venues or popular events; however, there are current relationships with ticket brokers who may be able to provide access at current market prices at time of booking.
- Discounts
- Extensive planning services such as assistance in wedding planning is not available; however, the concierges can assist by locating a wedding planner for You.
- Local errand-running services or local personal services such as babysitting; however, the concierges can provide professional recommendations (excluding medical recommendations). Professional recommendations would normally be for services that have a significant local presence and can demonstrate they are licensed and insured.

- Services which are illegal, unethical, or immoral
- Vacation packages cannot be assembled and are not available
- Cruises are not available; however, the concierge can recommend a local travel agency that can recommend/book cruises.

To learn more about Concierge Services, contact us at **1-844-288-2141**, or call collect outside the U.S. at **1-630-350-4551**.

****Certain restrictions and limitations apply. The costs for goods or services purchased through Concierge Services are the cardholder's responsibility.***

EXTENDED WARRANTY PROTECTION

Extended Warranty Protection doubles the time period of warranty coverage for up to one (1) additional year on original eligible warranties of three (3) years or less. Coverage is limited to the original price of the purchased item (as shown on Your itemized sales receipt), less shipping and handling fees, up to a maximum of **fifteen thousand (\$15,000.00) dollars** per claim and a maximum of **fifty thousand (\$50,000.00) dollars** per Account. The benefit applies to purchases made both inside and outside the U.S. The eligible item must have a valid original manufacturer's U.S. repair warranty of three (3) years or less, a store-purchased dealer warranty, or an assembler warranty. Eligible items given as gifts can also be covered. You are eligible for this benefit when Your name is embossed on an eligible card issued in the United States, and You charge all or a portion of the cost of an eligible item to Your credit card Account and/or rewards programs associated with Your Account.

If You received or purchased any other applicable extended warranty when You purchased Your item, this benefit will be supplemental to and in excess of that coverage.

How Do You Register A Purchase For Warranty Registration?

When You purchase an eligible item that carries a manufacturer's warranty, You have the option to register Your purchase by calling the Benefit Administrator or by going online to register Your purchase at **www.cardbenefitservices.com**. The Benefit Administrator will tell You where to send copies of Your item's sales receipt and warranty information, so they can be kept on file should You need them.

While registration is not required for Extended Warranty Protection, You are encouraged to consider registration to help You take full advantage of Your warranties.

If You choose not to register Your item, be sure to keep Your credit card statement (showing the last four (4) digits of the Account number) reflecting the purchase, the itemized sales receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty You received or purchased when You bought Your item. These documents will be required to verify Your claim.

How Does Extended Warranty Protection Work?

Your warranty coverage can be doubled up to one (1) additional year on eligible warranties of three (3) years or less. For example, a manufacturer's warranty of three (3) months would be provided with an additional three (3) months of coverage for a combined total of six (6) months of coverage, and a warranty for six (6) months would be provided with an additional six (6) months of coverage for a combined total of twelve (12) months of coverage. However, if the manufacturer's warranty is for three (3) years, it would only be extended one (1) additional year for a combined total of four (4) years of coverage.

What's Not Covered?

The Extended Warranty Protection benefit does not cover the following purchases:

- 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
- Rented or leased items
- Computer software
- Medical equipment
- Used or pre-owned items (Refurbished items will be covered as long as it has a warranty with it and would not be considered used or pre-owned.)
- Losses caused by or resulting from a Cyber Incident

How Do You File A Claim?

Follow these simple steps to file Your claim:

1. Contact the Benefit Administrator at **1-844-288-2141** immediately after the failure of Your covered item. **Please note that if You do not notify the Benefit Administrator within sixty (60) days of product failure, Your claim may be denied.** Gift recipients of eligible items are also covered, but they must provide all the documents needed to substantiate their claim.
2. The Benefit Administrator will ask You some preliminary questions, direct You to the appropriate repair facility, and send You the claim form.
3. Return the completed and signed claim form and requested documentation to the Benefit Administrator and submit it within **ninety (90) days of the product failure along with the required documents.**

Filing online is even faster: visit www.cardbenefitservices.com

What Documents Will You Need To Provide?

The Benefit Administrator will provide the details, but generally You should be prepared to send:

- Completed and signed claim form
- Your credit card statement (showing the last four (4) digits of the Account number) demonstrating that the purchase was made on Your Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points, or any other payment method utilized
- Copy of the itemized sales receipt
- Copy of the original manufacturer's written U.S. warranty, and any other applicable warranty
- Description of the item, its serial number, and any other documentation deemed necessary to substantiate Your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts)
- Original repair estimate or repair bill, indicating cause of failure

- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

How Will You Be Reimbursed?

If You have substantiated Your claim and met the terms and conditions of the benefit, Your item will be replaced or repaired at the Benefit Administrator's discretion for no more than the original purchase price of the covered item as recorded on Your credit card receipt, less shipping and handling fees, up to a maximum of **fifteen thousand (\$15,000.00) dollars** per claim and a maximum of **fifty thousand (\$50,000.00) dollars** per Account. You will be reimbursed up to the amount charged to Your Account or the program limit, whichever is less. Any purchases made using rewards points associated with the Account are eligible for this benefit, and You will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less.

If Your item is to be repaired, 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 this benefit.

Definitions

Account – Your credit card Account

Computer Programs – a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

Cyber Incident means any of the following acts:

- unauthorized access to or use of Your Digital Data or a Covered Purchase;
- alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or Covered Purchase;
- transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or Covered Purchase;
- restriction or inhibition of access to or directed against Your Digital Data or Covered Purchase;
- computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Covered Purchase during the manufacturing process, upgrade process, or normal maintenance.

Digital Data – information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Covered Purchase to store information, process information, and transmit information over the Internet.

Eligible Person – a cardholder who pays for their purchase by using their eligible Account and/or rewards programs associated with their covered Account

You or Your – the Eligible Person

Additional Provisions

- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.
- 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 benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives proof of loss. 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 the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

For more information about the benefit described in this Guide to Benefits, call the Benefit Administrator at 1-844-288-2141.

CELLULAR TELEPHONE PROTECTION

Cell phones have become an everyday necessity for the average person, which means if Your cell phone is damaged or stolen, getting it repaired or replaced is not optional.

Fortunately, Cellular Telephone Protection is available which provides coverage for damage to, theft of, or involuntary and accidental parting of Your cell phone. An involuntary and accidental parting is the unintended separation from Your cell phone when its location is known, but recovery is impractical to complete. This benefit is available if You are a valid cardholder of an eligible U.S.-issued card enrolled in the Cellular Telephone Protection benefit and You charge Your monthly cellular wireless phone bills to Your eligible card for the billing cycle before the month in which the incident occurs. Eligible cell phones are the lines listed on Your most recent cellular wireless service provider's ("cell phone provider") monthly billing statement for the billing cycle prior to when the incident occurred.

What Is Covered?

This benefit is supplemental coverage, which means that it will reimburse You for theft of, damage to or involuntary and accidental parting of Your cell phone not otherwise covered by another insurance policy (for example; cell phone insurance programs, or Your homeowner's, renter's, automobile, or employer's insurance policies).

If You **do** have personal insurance that covers theft, damage or involuntary and accidental parting for Your cell phone, this benefit reimburses You for the deductible portion of Your cell phone insurance.

If You **do not** have personal insurance, the benefit reimburses You for the covered theft, damage, or involuntary and accidental parting for Your cell phone.

Once all other insurance has been exhausted, Cellular Telephone Protection will provide coverage up to \$500.00 per claim with a maximum of two (2) claims and \$1,000.00 per twelve (12) month period. If it is determined that Your cell phone requires replacement due to the theft of, damage to or an involuntary or accidental parting of the device, You will receive the replacement value subject to the fifty dollar (\$50.00) deductible and the benefit maximum. The replacement value is the lesser of Your cellular wireless service provider's suggested retail value of a similar model replacement cell phone or the actual cost to replace the cell phone.

If Your cell phone is repairable, You will receive an amount as determined by the diagnostic to repair the cell phone subject to the benefit maximum and fifty-dollar (\$50.00) deductible.

Note: Electronic issues, such as inability to charge, mechanical or battery failure, where there is no evidence of physical damage, are not covered under this program.

When Does It Apply?

Cellular Telephone Protection applies when You make Your monthly cellular wireless phone bill payment with Your eligible card. Coverage begins the first day of the calendar month following a payment of the cellular wireless phone bill.

If You fail to make a cellular wireless phone bill payment in a particular month, Your coverage will be suspended. Coverage will resume on the first day of the calendar month after the date of any future cellular wireless phone bill payment made with the eligible card.

If Your cell phone is stolen as a result of criminal activity, You must file a police report within forty-eight (48) hours of the event.

What Is Not Covered?

This benefit will not provide reimbursement for the following:

- Cell phone accessories other than standard battery and/or standard antenna provided by the manufacturer
- Cell phones purchased for resale, professional, or commercial use
- Cell phones that are lost or "mysteriously disappear," meaning that the phone vanished in an unexplained manner without evidence of a wrongful act by a person or persons
- Cell phones under the care and control of a common carrier (including, but not limited to, the U.S. Postal Service, airplanes, or delivery service)
- Cell phones stolen from baggage unless hand-carried and under Your personal supervision, or under supervision of Your traveling companion
- Cell phones which have been rented, borrowed or are part of pre-paid or "pay as you go" type plans
- Cosmetic damage to the cell phone or damage that does not impact the cell phone's capabilities and functionalities
- Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects
- Damage or theft resulting from misdelivery or voluntary parting with the cell phone
- Taxes, delivery and transportation charges, and any fees associated with the cellular wireless service provider
- Losses caused by or resulting from a Cyber Incident

How To File A Cellular Telephone Protection Claim

1. Within sixty (60) days of the date of the damage or theft, notify the Benefit Administrator at 1-844-288-2141. The Benefit Administrator will ask You some preliminary questions and send You the appropriate claim form. **Please note, if You do not notify the Benefit Administrator within sixty (60) days after the damage or theft, Your claim may be denied.**
2. **Return the completed, signed claim form and the requested documentation below within ninety (90) days of the date of the damage or theft to the address provided by the Benefit Administrator.**

For faster filing, or to learn more about Cellular Telephone Protection, visit www.cardbenefitservices.com

Please Submit The Following Documents:

- The completed and signed claim form
- A copy of Your cellular wireless service provider billing statement demonstrating that the entire monthly payment for the cellular wireless phone bill was made the month prior to the date of damage or theft and has been paid with the eligible card.
- If Your cellular wireless service provider's billing statement doesn't show payment with the eligible card, a copy of Your card monthly billing statement that corresponds with the above cellular wireless phone monthly billing statement
- A copy of the device summary page from Your cellular wireless phone bill or other sufficient proof of the claimed cell phone model linked to Your cell phone account
- If the claim is due to theft or criminal action, a copy of the police report filed within forty-eight (48) hours of the event
- Based on the details of the claim, the Benefit Administrator may request additional verification including:
- An itemized repair estimate from an authorized cell phone repair facility
- The damaged cell phone, for evaluation of its damage
- An itemized store receipt for the replacement cell phone
- Documentation (if available) of any other claim settlement such as Your cellular wireless provider or manufacturer's insurance settlement (if applicable)

Any other documentation deemed necessary in the Benefit Administrator's sole discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the cell phone.

If the cell phone is damaged, do not discard it until the claim has been fully reviewed.

How Will I Be Reimbursed?

Depending on the nature and circumstances of Your claim, the Benefit Administrator may choose to repair or replace Your cell phone or reimburse You for the lesser of:

- (a) Up to \$500.00 after the fifty dollar (\$50.00) deductible has been applied to the replacement or repair cost; or
- (b) The current cellular wireless service provider's suggested retail value of a similar model replacement cell phone, or the actual cost to replace it, whichever is lower (not including taxes, delivery and transportation charges or fees associated with the cellular wireless service provider), less Your fifty dollar (\$50.00) deductible.
- (c) If Your cell phone is repairable, You will receive an amount as determined by the diagnostic to repair the cell phone less Your fifty dollar (\$50.00) deductible.

Under normal circumstances, reimbursement will take place within ten (10) business days of receipt and approval of Your claim form and all necessary documents.

Definitions

Computer Programs – means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data

Cyber Incident – means any of the following acts:

- (a) unauthorized access to or use of Your Digital Data or an Eligible Wireless Cellular Telephone;
- (b) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or an Eligible Wireless Cellular Telephone;
- (c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or an Eligible Wireless Cellular Telephone;
- (d) restriction or inhibition of access to or directed against Your Digital Data or an Eligible Wireless Cellular Telephone;
- (e) computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on an Eligible Wireless Cellular Telephone during the manufacturing process, upgrade process, or normal maintenance.

Digital Data – means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of an Eligible Wireless Cellular Telephone to store information, process information, and transmit information over the Internet.

Eligible Cellular Wireless Telephones – are the lines listed on your most recent cellular wireless service provider's ("cell phone provider") monthly billing statement for the billing cycle prior to when the incident occurred.

Eligible Person – means a cardholder who pays for their monthly cellular wireless phone bill with their eligible card.

You and Your – means an enrolled cardholder who has charged their monthly cellular wireless phone bill to their covered card.

Additional Provisions For Cellular Telephone Protection

- Signed or pinned transactions are covered as long as You use Your eligible account to secure the transaction.
- 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 benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. 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 the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-844-288-2141

PURCHASE SECURITY

Life is full of surprises...some good surprises; and some, not so good.

For instance, Your son's brand-new iPad got soaked, in a sudden rainstorm at summer camp. But, You bought the item with Your card, so You may be covered.

Purchase Security protects new retail purchases made with Your eligible Account and/or rewards program associated with Your covered Account within the first ninety (90) days from the date of purchase. To be eligible for this coverage, You need to purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your covered Account.

At the Benefit Administrator's discretion, this benefit replaces, repairs, or reimburses You, up to the total purchase price of Your item for a maximum of one thousand dollars (\$1,000.00) per claim and ten thousand dollars (\$10,000.00), per cardholder, in the event of theft or damage. You are eligible for this benefit if You are a cardholder of an eligible card issued in the United States.

Gifts purchased for friends and family members may also be covered if they are purchased with Your covered Account and/or rewards program associated with Your covered Account.

Purchase Security Covers

Eligible items of personal property purchased with Your Account and/or rewards program associated with Your covered Account are covered for damage or theft. Purchases made outside the United States are also covered as long as You purchased the item with Your covered Account and/or rewards program associated with Your covered Account.

Purchase Security Does Not Cover

- Animals and living plants
- Antiques or collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items towable or attachable to any motorized vehicle

- Broken items, unless the result of a covered occurrence
- Computer software
- Items purchased for resale, either professional or commercial use
- Items that are lost, or that “mysteriously disappear,” meaning they vanished in an unexplained manner, with no evidence of wrongdoing by one person or several
- Items under the control and care of a common carrier (including the U.S. Postal Service, airplanes, or a delivery service)
- Items in Your baggage (unless hand carried, or under Your supervision or that of a companion You know); includes jewelry and watches, among other things
- Theft or damage stemming from abuse, fraud, hostilities (war, invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal); normal wear and tear; flood, earthquake, radioactive contamination; damage from inherent product defects
- Theft or damage from misdelivery, or voluntarily parting with property
- Medical equipment
- Perishable or consumable items, including cosmetics, perfumes, rechargeable batteries, among others
- Real estate and items intended for real estate, including hard-wired and hard-plumbed items, garage doors and openers, ceiling fans, among other items
- Rented and leased items
- Traveler’s checks, cash, tickets, credit or debit cards, among other negotiable purchased instruments
- Items used or pre-owned (Refurbished items will not be considered used or pre-owned as long accompanied by a warranty)
- Losses caused by or resulting from a Cyber Incident

Filing A Purchase Security Claim

Call the Benefit Administrator at 1-844-288-2141 within sixty (60) days of the damage or theft (**if You wait longer, coverage may be denied**). The Benefit Administrator will ask for some preliminary claim information, answer Your questions and send You a claim form. When You submit Your claim, be sure to include all information regarding Your claim including the time, place, cause and the amount to either replace or repair the item.

If You have insurance (homeowner’s, renter’s, car, employer or any other), You are required to file a claim with Your insurance company and to submit a copy of any claim settlement from Your insurance company along with Your claim form. Purchase Security provides coverage on an “excess” coverage basis, meaning it does not duplicate coverage, but pays for a loss only after valid and collectible insurance or indemnity (including, but not limited to, homeowner’s, renter’s, automobile, or employer’s insurance policies) has been exhausted. At that point, Purchase Security will cover the loss up to the amount charged to Your eligible Account, subject to the terms, exclusions, and limits of liability of the benefit.

This benefit also pays for the outstanding deductible portion of Your insurance or indemnity for eligible claims. The maximum total limit of liability is up to one thousand dollars (\$1,000.00) per claim occurrence and ten thousand dollars (\$10,000.00) per cardholder. You will receive no more than the purchase price as recorded on the eligible card receipt.

When a protected item is part of a pair or set, You will receive no more than the value (as described above) of the particular part or parts, stolen or damaged, regardless of any special value that item may have as part of such a pair or set, and no more than the proportionate part of an aggregate purchase price of such pair or set.

For faster filing, or to learn more about Purchase Security, visit www.cardbenefitservices.com

Gift recipients may file their own claims, if they have the necessary substantiating documents.

Please Submit The Following Documents:

- Your signed and completed claim form
- A copy of Your monthly billing statement (showing the last four (4) digits of the Account number) demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- A copy of the itemized store receipt demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account
- Copy of the documentation of any other settlement of the loss (if applicable)
- If the item is repairable, the estimate of repair OR a copy of the paid receipt/invoice for the repairs, indicating the type of damage to the claimed item (if applicable)
- Copy of the police report (**made within forty-eight (48) hours of the occurrence in the case of theft**), fire report or incident report to substantiate the loss. If the loss was not reported, please provide a replacement receipt or other sufficient proof of loss deemed eligible solely by Your Benefits Specialist (if applicable)
- Any other documents necessary to substantiate Your claim

In some cases of damage, You will be asked to send, at Your expense, the damaged item along with Your claim in order to substantiate the claim, so make sure to keep the damaged item in Your possession.

PLEASE NOTE: Your maximum recovery under the Purchase Security Benefit is the purchase price of the item, not to exceed the coverage limit.

Please return Your signed and completed form with all documentation within ninety (90) days of the date of theft or damage.

How Will I Be Reimbursed?

Once You’ve met the conditions of this benefit, the Benefit Administrator will resolve Your claim in one of two ways:

- A damaged item may be repaired, rebuilt, or replaced, while a stolen item will be replaced. Typically, You will receive notice about this decision within fifteen (15) days upon receipt of Your claim documentation.
- You may receive payment to replace Your item, in an amount not more than the original purchase price, less shipping and handling charges, up to one thousand dollars (\$1,000.00) per claim and ten thousand dollars (\$10,000.00) per cardholder. You will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less. Under normal circumstances, reimbursement will take place within five (5) business days.

Definitions

Account – means Your credit card Account

Computer Programs – means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data

Cyber Incident – means any of the following acts:

- (a) unauthorized access to or use of Your Digital Data or Covered Purchase;
- (b) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or Covered Purchase;
- (c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or Covered Purchase;
- (d) restriction or inhibition of access to or directed against Your Digital Data or Covered Purchase;
- (e) computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Covered Purchase during the manufacturing process, upgrade process, or normal maintenance.

Digital Data – means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Covered Purchase to store information, process information, and transmit information over the Internet.

Eligible Person – means a cardholder who pays for their purchase by using their eligible Account and/or rewards program associated with their covered Account.

You or Your – means an Eligible Person who used their eligible Account to purchase the item and/or rewards program associated with their covered Account.

Additional Provisions For Purchase Security

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- 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 benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. 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 the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the **provision of insurance, including, but not limited to, the payment of claims.**

For more information about the benefit described in this guide, call the Benefit Administrator at 1-844-288-2141

TRIP CANCELLATION AND INTERRUPTION

The Trip Cancellation and Trip Interruption benefit provides reimbursement for Non-Refundable passenger fare for an airline, Cruise Line, railroad, or any other Common Carrier charged to Your Account up to **one thousand five hundred (\$1,500.00) dollars** per Covered Person, if a Loss results in cancellation or interruption of the travel arrangements.

You, Your Spouse and/or Dependent Child(ren) are covered when Your name is embossed on an eligible Card issued in the United States, and You charge all or a portion of a Trip to Your Credit Card Account and/or Rewards programs associated with Your Account.

Your Spouse and/or Dependent Child(ren) do not need to be traveling with the Cardholder for benefits to apply.

For Trip Cancellation:

Coverage begins on the initial deposit or booking date of the Trip and ends at the point and time of departure on Your Scheduled Departure Date.

For Trip Interruption:

Coverage begins on Your Scheduled Departure Date and ends on Your Scheduled Return Date.

In the event the Scheduled Departure Date and/or the Scheduled Return Date are delayed, or the point and time of departure and/or point and time of return are changed because of circumstances over which neither the Travel Supplier nor You have control, the term of coverage shall be automatically adjusted in accordance with Your or the Travel Supplier’s notice to Us of the delay or change.

If You are eligible for insurance under multiple Credit Card Accounts, You will only be insured under the Account which provides the largest benefit amount for the Loss that occurred.

What Are The Eligible Travel Expenses Covered?

Airline, Cruise Line, railroad, and other Common Carrier fares charged to Your Account are eligible for reimbursement. These benefits will also reimburse any Change Fee imposed by a Travel Supplier to change the date and/or time of prescheduled travel arrangements of a Trip that has not been cancelled. Eligible Travel Expenses also means redeposit fees imposed by a Rewards program administrator.

For Trip Interruption:

- The cost to return a rental vehicle to the closest rental agency or a Covered Person’s personal vehicle to his or her closest leased or owned residence is covered.
- Meals and lodging expenses incurred as a result of the Trip Interruption are covered; expenses do not include charges from a hospital.

What Losses Are Covered?

The Trip Cancellation and Trip Interruption benefit covers a broad array of ‘what-ifs’ that can impact travel plans, reimbursing if:

- Accidental Bodily Injury or Loss of Life or Sickness experienced by the Covered Person or their Traveling Companion which prevents the Covered Person or

Traveling Companion from traveling on the Trip

- Accidental Bodily Injury or Loss of Life or Sickness experienced by an Immediate Family Member of the Covered Person or Traveling Companion when the Accidental Bodily Injury or Sickness is considered life threatening, requires hospitalization, or such Immediate Family Member requires the care of the Covered Person or Traveling Companion
- An organized strike affecting public transportation that impacts the Covered Person's ability to commence or continue on a covered Trip
- Default of the Common Carrier resulting from Financial Insolvency or Financial Insolvency of a Travel Agency, Tour operator or travel Supplier
- A change in military orders of a Covered Person or the Covered Person's Spouse

The following Losses are specific to **Trip Cancellation**:

- An organized strike affecting public transportation which causes a Covered Person or their Traveling Companion to a) miss at least 20% of the scheduled duration of the Trip; or b) miss the departure of a prepaid cruise, or tour (booked through a Tour Operator) that the Covered Person is scheduled to take

Trips must occur while the insurance is in-force to be eligible for this benefit.

Please Pay Special Attention To These Conditions Of The Trip Cancellation And Trip Interruption Benefit:

- If the Covered Person suffers a Loss causing Trip Cancellation or Trip Interruption, the Covered Person must notify the Travel Supplier of the cancellation. If failure to notify of the cancellation results in the surrender of Non-Refundable eligible travel expenses, that would have otherwise been refundable had the Covered Person notified the Travel Supplier, no benefit shall be payable. This limitation does not apply if a Loss prevents the Covered Person from providing the notification.
- In no event will We pay more than the benefit amount. In no event will We pay more than the Maximum Benefit Amount per twelve (12) Month Period in any twelve (12) consecutive month period regardless of the number of Trip Cancellation claims made in that twelve (12) month period. Payment is also limited to the Maximum Benefit Amount per Trip.
- Reimbursement is subject to the Travel Supplier's cancellation provisions in effect at the time the Travel Supplier is notified of a cancellation.
- In the event that a Covered Person's Trip Cancellation or Trip Interruption results in a credit for future travel accommodations, or other consideration being issued by the Travel Supplier, no benefits shall be payable for that portion of the eligible travel expenses which such credit represents until such credit expires.
- No benefit will be paid unless a portion of each eligible travel expense has been charged to the Account.
- In no event shall the Benefit Amount payable exceed the actual amount charged to an Account of the Insured Person for eligible travel expenses.
- We will not reimburse additional transportation expenses incurred by the Covered Person other than those described above. This includes the difference in cost between the original fare or any new fare to return home or rejoin the Trip.

This benefit 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.

What's Not Covered?

The Trip Cancellation and Trip Interruption benefit does not apply to any Loss caused by or resulting from, directly or indirectly:

- A change in plans, financial circumstances, and any business or contractual obligations of a Covered Person, Traveling Companion, or their Immediate Family Members.
- A Pre-Existing Condition or any other event that occurs or commences prior to the initial deposit date or booking date of the Trip.
- Any Loss due to the voluntary surrender of unused vouchers, tickets, credits, coupons, or travel privileges available to the Covered Person from the Travel Supplier prior to their issued expiration date.
- Travel arrangements that are scheduled to take place after the twenty-sixth (26th) week of pregnancy; or when any multiple pregnancy, with or without complications, occurs prior to the initial deposit date or booking date of the Trip.
- Any Trip booked while on a waiting list for specified medical treatment.
- Any Trip that is booked for the purpose of obtaining medical treatment.
- Disinclination to travel due to civil unrest.
- Failure of the Covered Person or a Traveling Companion to obtain necessary visas, passports, or other documents required for travel.
- A Covered Person's commission or attempted commission of any illegal act, including any felony.
- A Covered Person's suicide, attempted suicide, or intentionally self-inflicted injury.
- A Covered Person being intoxicated, while operating a motorized vehicle. Intoxication is defined by the laws of the jurisdiction where such Loss occurs.
- A Covered Person being under the influence of any narcotic, legal recreational marijuana, or other controlled substance at the time of a Loss (except if the narcotic or other controlled substance is taken and used as prescribed by a Physician).
- A Covered Person's disinclination to travel due to an epidemic or pandemic.

For Trip Interruption only:

- Travel arrangements canceled or changed by a Travel Supplier unless the cancellation is the result of an organized strike affecting public transportation or unless specifically covered by these benefits
- Any event or circumstance unrelated to Accidental Bodily Injury or Loss of Life or Sickness which occurs or commences prior to the initial deposit or booking date of the Trip

How Do You File a Claim?

Follow these simple steps to file Your claim:

1. Call the Benefit Administrator at **1-844-288-2141** within **twenty (20) days of Your Trip Cancellation or Interruption or as soon as reasonably possible**.
2. Answer a few questions, so the Benefit Administrator can send You the right claim forms and let You know what other documentation is needed.
3. Within **fifteen (15) days** of the Company's receipt of your claim notice, we will send You or Your designee forms to complete providing proof of loss. If You or Your designee do not receive the forms please send the Company a written description of the Loss, including information detailing the occurrence, type, and the extent of the Loss for which the claim is made.
4. Return the completed and signed claim form and requested documentation to the Benefit Administrator within **ninety (90) days or as soon as reasonably possible (but no later than one (1) year after the ninety (90) day deadline)**.

What Documents Will You Need To Provide?

The Benefit Administrator will provide the details, but generally You should be prepared to send:

- Documentation detailing the reason for Trip Cancellation or Interruption
- Original unused tickets, copies of invoices, proof of payments, and other documents that substantiate the cost or occurrence of the Trip Cancellation or Trip Interruption

- Your Credit Card statement (showing the last four (4) digits of the Account number) confirming the eligible travel expenses were charged to an eligible Account
- Copies of the Travel Supplier(s) literature describing penalties for cancellation or interruption of travel
- Letter from the Travel Supplier or an itemized bill from the travel agent stating the Non-Refundable amounts of the Trip costs
- Documentation of refunds or credits received from the Travel Supplier(s)
- Any unused vouchers, tickets, or coupons

Filing online is even faster: visit www.myclaimsagent.com/cbs

Definitions

Accident or Accidental – a sudden, unforeseen, and unexpected event which a) happens by chance; b) arises from a source external to an Insured Person; c) is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof; d) occurs while You are insured under the benefit while it is in effect; and e) is the direct cause of Loss

Accidental Bodily Injury – bodily injury, which a) is Accidental; b) is the direct cause of a Loss; and c) occurs while the Insured Person is insured under this policy, which is in effect; Accidental Bodily Injury does not include conditions caused by repetitive motion injuries or cumulative trauma not a result of an Accident, including, but not limited, to Osgood-Schlatter Disease, bursitis, Chondromalacia, shin splints, stress fractures, tendinitis, and Carpal Tunnel Syndrome

Account – Your Credit Card Account

Cardholder – an individual to whom a credit card has been issued by USAA Federal Savings Bank or USAA Savings Bank

Change Fees – any fee imposed by a Travel Supplier to change the date and/or time of prescheduled travel arrangements of a Trip that has not been cancelled; Change Fees do not include a change in Common Carrier fare or new Common Carrier fares

Common Carrier – any commercially licensed motorized land, water, or air Conveyance, operated by an organization, organized and licensed for the transportation of passengers for hire, and operated by an employee or an individual under contract

Company – Federal Insurance Company

Conveyance – any motorized craft, vehicle, or mode of transportation licensed or registered by a governmental authority with competent jurisdiction

Covered Person – Cardholders, their Spouse or domestic partner, and Dependent Children

Cruise Line – a company that maintains a fleet of cruise ships and markets cruises to the public

Dependent Child – the Insured Person's unmarried child from the moment of birth, including a natural child, grandchild, stepchild or adopted child from the date of placement with the Insured Person; the Dependent Child must be primarily dependent upon such Insured Person for maintenance and support, and must be under the age of twenty-six (26) or classified as an Incapacitated Dependent Child

Eligible Travel Expenses – Non-Refundable prepaid travel expenses charged by a Cruise Line, airline, railroad, and other Common Carriers; Eligible Travel Expenses also means redeposit fees imposed by a Rewards program administrator

Financial Insolvency – the inability of an 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 operations as a result of a denial of credit or the inability to meet financial obligations

Host at Destination – a person with whom the Covered Person is sharing pre-arranged overnight accommodations at the host's usual principal place of residence

Incapacitated Dependent Child – any person who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the Insured Person for support and maintenance, as evidenced by United States income tax returns showing such person as dependent

Insured Person – the Cardholder

Loss – one of the following which occurs: a) while the Covered Person is insured under this policy which is in force, and b) after the initial deposit or booking date of the Trip:

- Accidental Bodily Injury or Loss of Life or Sickness of either the Covered Person or Traveling Companion, which prevents the Covered Person or Traveling Companion from traveling on the Trip
- Accidental Bodily Injury or Loss of Life or Sickness of an Immediate Family Member of the Covered Person or Traveling Companion when the Accidental Bodily Injury or Sickness is considered life threatening, requires hospitalization, or such Immediate Family Member requires the care of the Covered Person or Traveling Companion
- Default of the Common Carrier resulting from Financial Insolvency or Financial Insolvency of a Travel Agency, Tour operator or travel Supplier
- Change in military orders of a Covered person or Covered Person's Spouse
 - For Trip Cancellation only, an organized strike affecting public transportation which causes a Covered Person or their Traveling Companion to a) miss at least 20% of the scheduled duration of the Trip; or b) miss the departure of a prepaid cruise, or tour (booked through a Tour Operator) that the Covered Person is scheduled to take

Loss of Life – death, including clinical death, determined by the local governing medical authorities where such death occurs within 365 days after an Accident

Non-Refundable – money (or Rewards) prepaid by You or Your Spouse or domestic partner through use of a covered Account, if covered under the policy, for a Covered the Trip cost:

- which will be forfeited under the terms of the agreement made with the Travel Supplier for unused travel arrangements; and
- for which the Travel Supplier will not provide any other form of compensation; or
- for which the Rewards administrator will not provide reimbursement of Rewards

Physician – a licensed practitioner of the healing arts, acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided; Physician does not include You, Your Traveling Companion, or Your or Your Traveling Companion's Immediate Family Member, Your or Your Traveling Companion's employer or business partner, or an Immediate Family Member of Your or Your Traveling Companion's employer or business partner, a massage therapist, a physical therapist

Pre-Existing Condition – illness, disease or accidental injury of the Covered Person, Traveling Companion, or Immediate Family Member of the Covered Person or Traveling Companion, for which medical advice, diagnosis, care or treatment was recommended or received within the sixty (60) day period immediately prior to the initial deposit or booking date (whichever occurs first) of a Trip; the taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a treatment of illness or disease.; additionally, regular antenatal care, through twenty-six (26) weeks gestation; provided it is a single, uncomplicated pregnancy which does not arise from services or treatment associated with an assisted reproductive program, including but not limited to in vitro fertilization, is not considered to be a treatment of illness or disease

Rewards – points, miles, cash Rewards, or any other type of redeemable Rewards, as well as any re-deposits fees charged by a Rewards administrator, provided that all Rewards have been accumulated through a credit card rewards program offered by USAA Federal Savings Bank and/or USAA Savings Bank

Scheduled Departure Date – the date on which the Covered Person is originally scheduled to leave on the Trip

Scheduled Return Date – the date on which the Covered Person is originally scheduled to return to the point of origin or to a different final destination

Sickness – illness or disease which requires the attendance of a Physician

Spouse – the Covered Person’s husband or wife who is recognized as such by the laws of the jurisdiction in which the Covered Person resides; Spouse includes domestic partners or Covered Persons joined by civil unions where applicable by law

Travel Supplier – a Cruise Line, airline, railroad, or other Common Carrier

Traveling Companion – an individual who has made advance arrangements with the Covered Person to travel together for all or part of the Trip

Trip – any travel booked through a Travel Supplier for which:

- any portion of the cost has been charged to the Insured Person’s Account issued by Your financial institution and/or its affiliates; or
- any portion of the cost has been paid for with redeemable Rewards while the insurance is in effect

Trip Cancellation – the cancellation of travel arrangements due to a Loss when the Covered Person is prevented from traveling on a Trip on or before the Scheduled Departure Date of the Trip

Trip Interruption – the interruption of the Covered Person’s Trip either on the way to the point of departure or after departure of the Trip; Trip Interruption also means any change to the date and time of pre-scheduled un-canceled travel arrangements

We, Us and Our – Federal Insurance Company

You or Your – the Covered Person

Additional Provisions

- We have a right to examine under oath the Insured Person or the beneficiary. We may also require the Insured Person or the beneficiary to provide a signed description of the circumstances surrounding the Loss and their interest in the Loss. The Insured Person and the beneficiary will also produce all records and documents requested by Us and will permit Us to make copies of such records or documents. In the event of a claim under this policy, the Insured Person or the beneficiary, if applicable, must fully cooperate with Us in Our handling of the claim, including, but not limited to, the timely submission of all medical and other reports, and full cooperation with all physical examinations and autopsies that We may require. If We are sued in connection with a claim under this policy, then the Insured Person or the beneficiary must fully cooperate with Us in the handling of such suit. Your financial institution and/or its affiliates, the Insured Person or the beneficiary must not, except at their own expense, voluntarily make any payment or assume any obligation in connection with any suit without Our prior written consent.
- 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 three (3) years after the time for giving proof of loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law.
- While a claim is pending, We have the right, at Our expense, to: 1) have the person who has a Loss examined by a Physician when and as often as We feel is necessary; and 2) make an autopsy in case of death where it is not forbidden by law.

For more information about the benefit described in this Guide to Benefits, call the Benefit Administrator at 1-844-288-2141.

TRAVEL ACCIDENT INSURANCE

You, Your Spouse and Your Dependent Children are covered when Your name is embossed on an eligible Card issued in the United States, and You charge all or a portion of a Scheduled Airline fare to Your Credit Card Account and/or Rewards programs associated with Your Account.

What Are The Benefit Amounts?

Coverage	Loss of Life Benefit Amount per Insured Person
Common Carrier Travel Accident Insurance	\$500,000.00

The policies will pay the following percentages of the Loss of Life benefit amount for specific Losses:

Loss	Percentage of Loss of Life Benefit Amount
Loss of Life; Loss of Speech and Loss of Hearing; Loss of Speech and Loss of one Hand, Loss of Foot or Loss of Sight of One Eye; Loss of Hearing and one Loss of Hand; Loss of Foot or Loss of Sight of One Eye; Loss of Both Hands; Loss of Both Feet; Loss of Sight or a combination of any two of a Loss of Hand, Loss of Foot or Loss of Sight of One Eye	100%
Loss of One Hand; Loss of One Foot; Loss of Sight of One Eye (any one of each); Loss of Speech or Loss of Hearing	50%
Loss of Thumb and Index Finger of the same hand	25%

If more than one Insured Person covered under the same Account suffers a Loss in the same Accident, the Company will not pay more than three (3) times the applicable Benefit Amount (the aggregate limit of insurance). If an Accident results in Benefit Amounts becoming payable, which when totaled, exceed three

(3) times the applicable Benefit Amount, the aggregate limit of insurance will be divided proportionally, based on applicable benefit amounts owed to all covered persons.

All benefits, except for Loss of Life, are paid to You. Loss of Life benefits are paid to the beneficiary at the time of death. If the Insured Person has not chosen a beneficiary or if there is no beneficiary alive when the Insured Person dies, then the Company will pay the benefit to the Insured Person's survivors in the following order: 1) Your Spouse or domestic partner; 2) Your child(ren); 3) Your parents; 4) Your brothers and sisters; and 5) Your estate. You have the right to name a beneficiary. Beneficiary designations must be submitted in writing to the Benefit Administrator. If any beneficiary has not reached the legal age of majority, then the Company will pay such beneficiary's legal guardian for the benefit of the minor beneficiary.

What Losses Are Covered Under The Common Carrier Travel

Accident Benefit?

Common Carrier Travel Accident Insurance provides coverage for a broad range of Losses – including Accidental Loss of Life, Limb, Sight, Speech or Hearing – that occur while riding as a passenger in, entering, or exiting any Common Carrier. Coverage also extends to cover You while 1) You are riding as a passenger, entering, or exiting any Conveyance licensed to carry the public for hire or 2) any Courtesy Transportation provided without a specific charge and while traveling to and from the airport, terminal, or station: a) immediately preceding the departure of the scheduled Common Carrier on which You have purchased passage; or b) immediately following the arrival of the scheduled Common Carrier on which You were a passenger; or 3) while at the airport, station, or terminal at the beginning or end of a Common Carrier Covered Trip.

A Common Carrier is any motorized land, water, or air Conveyance operated by an organization, structured and licensed for the transportation of passengers for hire, and operated by an employee of such organization or an individual under contract.

If the purchase of the Common Carrier passenger fare is not made prior to Your arrival at the airport, terminal, or station, coverage will begin at the time a portion of the cost of the Common Carrier passenger fare is charged to Your Account.

For Common Carrier Travel Accident Insurance,

The Following Applies:

- If, due to an Accident, You have not been found within one (1) year of the disappearance, stranding, sinking, or wrecking of any Conveyance in which You were an occupant at the time of the Accident, then it will be assumed that You have suffered a Loss of Life while insured under the policy.
- If, due to an Accident, You are unavoidably exposed to the elements and as a result of this exposure suffer a Loss, this will be covered under the policy.

In order to be covered under this policy, the Loss must occur within one (1) year after the Accident.

What's Not Covered?

The Travel Accident Insurance does not apply to any Accident, Accidental Bodily Injury, or Loss caused by or resulting from, directly or indirectly:

- The Insured Person entering or exiting any aircraft while acting or training as a pilot or crew member; this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency
- The Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions, or medical or surgical treatment or diagnosis thereof; this exclusion does not apply to the Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria
- The Insured Person's commission or attempted commission of any illegal act including but not limited to any felony
- Any occurrence while the Insured Person is incarcerated
- The Insured Person participating in parachute jumping from an aircraft
- The Insured Person being intoxicated at the time of the Accident
- The Insured Person being under the influence of any narcotic or other controlled substance at the time of the Accident
- The Insured Person participating in military action while in active military service with the armed forces of any country
- The Insured Person traveling or flying on any aircraft engaged in flight on a rocket-propelled or rocket-launched aircraft
- The Insured Person's suicide, attempted suicide, or intentionally self-inflicted injury
- A declared or undeclared War

How Do You File A Claim?

Follow these simple steps to file Your claim:

Call the Benefit Administrator at **1-844-288-2141** within **twenty (20) days of the date of Your Accident or Loss** or as soon as reasonably possible.

1. Notice must include enough information to identify the Insured Person. Failure to give Claim Notice within **twenty (20) days** will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.
2. When We receive notice of a claim We will, within **fifteen (15) days**, send the Insured Person or the Insured Person's designee forms for giving proof of loss to Us. If the Insured Person or the Insured Person's designee does not receive the forms, then the Insured Person or the Insured Person's designee should send Us a written description of the Loss. This written description should include information detailing the occurrence and extent of the Loss for which the claim is made.
3. Return the completed and signed claim form and requested documentation to the Benefit Administrator within **ninety (90) days of Your date of Loss**.

What Documents Will You Need To Provide?

The Benefit Administrator will provide the details, but generally You should be prepared to send:

- Completed and signed claim form
- Travel itinerary
- Police report confirming the claimed Accident
- Your Credit Card statement (showing the last four (4) digits of the Account number) reflecting the charge for the Common Carrier or Scheduled Airline fare
- Copy of the death certificate

Definitions

Accident or Accidental – a sudden, unforeseen, and unexpected event which a) happens by chance; b) arises from a source external to an Insured Person; c) is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof; d) occurs while You are insured under the benefit while it is in effect; and e) is the direct cause of Loss

Account – Your Credit Card Account

Cardholder – an individual to whom a Credit Card has been issued by USAA Federal Savings Bank or USAA Savings Bank

Common Carrier – any motorized land, water or air Conveyance, operated by an organization other than the policyholder, organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. Common Carrier does not include sight-seeing tours or any Conveyance used for recreational activities.

Common Carrier Covered Trip – travel on a Common Carrier when You pay any portion of the fare for such transportation with Your Account and/or Rewards programs associated with Your Account

Commutation – travel between the Insured Person's residence and regular place of employment

Company – Federal Insurance Company

Conveyance – any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction

Courtesy Transportation – transportation provided without a specific charge by a rental car agency, airport or hotel which transports an Insured Person from the airport or station to the rental car agency or hotel or from the rental car agency or hotel to the airport or station

Credit Card – Your credit card issued by USAA Federal Savings Bank or USAA Savings Bank

Dependent – a Dependent Child, Spouse, or domestic partner of the Primary Insured Person

Dependent Child – the Primary Insured Person's unmarried child from the moment of birth, including a natural child, grandchild, stepchild or adopted child from the date of placement with the Primary Insured Person. The Dependent Child must: 1) be under the age of twenty-four (24); 2) be unmarried; 3) have no dependents; 4) not be covered under any other group or individual health benefits plan; or 5) be classified as an Incapacitated Dependent Child.

Immediate Family Member – an individual with any of the following relationships to the Insured Person: Spouse, and parents thereof; sons and daughters, including adopted children and stepchildren; parents, including stepparents; brothers and sisters; grandparents and grandchildren; aunts or uncles; nieces or nephews; and domestic partner and parents thereof, including domestic partners and spouses of any individual of this definition. Immediate Family Member also includes legal guardians or wards

Incapacitated Dependent Child – a child who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the Insured Person for support and maintenance. The incapacity must have occurred while the child was: 1) under the age of nineteen (19); or 2) under the age of twenty-five (25) if enrolled as a full-time student at an institution of higher learning

Insured Person – You, as the Primary Insured Person, Your Spouse and/or Your Dependent Child(ren) traveling with You on a Covered Trip

Loss – the Accidental Loss of Foot; Loss of Hand; Loss of Hearing; Loss of Life; Loss of Sight; Loss of Sight of One Eye; Loss of Speech; Loss of Thumb and Index Finger; Loss must occur within one (1) year after the Accident

Loss of Foot – the complete severance of a foot through or above the ankle joint; We will consider such severance a Loss of Foot even if the foot is later reattached; if the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation

Loss of Hand – the complete severance, as determined by a Physician, of at least four (4) fingers at or above the metacarpal phalangeal joint on the same hand or at least three (3) fingers and the thumb on the same hand; We will consider such severance a Loss of Hand even if the hand, fingers or thumb are later reattached; if the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation

Loss of Hearing – the permanent, irrecoverable and total deafness, as determined by a Physician, with an auditory threshold of more than 90 decibels in each ear; the deafness cannot be corrected by any aid or device, as determined by a Physician.

Loss of Life – death, including clinical death, as determined by the local governing medical authority where such death occurs within three hundred sixty five (365) days after an Accident

Loss of Sight – the permanent Loss of vision; remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a Physician

Loss of Sight of One Eye – the permanent Loss of vision of one eye; remaining vision in that eye must be no better than 20/200 using a corrective aid or device, as determined by a Physician

Loss of Speech – the permanent, irrecoverable and total Loss of the capability of speech without the aid of mechanical devices, as determined by a Physician

Loss of Thumb and Index Finger – complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a Physician; We will consider such severance a Loss of Thumb and Index Finger even if a thumb, an index finger or both are later reattached; if the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation

Physician – a licensed practitioner of the healing arts, acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided; Physician does not include You, Your Traveling Companion, or Your or Your Traveling Companion's Immediate Family Member, Your or Your Traveling Companion's employer or business partner, or an Immediate Family Member of Your or Your Traveling Companion's employer or business partner, a massage therapist, a physical therapist

Primary Insured Person – the Cardholder

Rewards – points, miles, cash Rewards, or any other type of redeemable Rewards, as well as any redeposit fees charged by a Rewards administrator, provided that all Rewards have been accumulated through a credit card rewards program offered by USAA Federal Savings Bank and/or USAA Savings Bank

Scheduled Air Covered Trip – travel on a Scheduled Airline when any portion of the fare for such transportation has been charged to Your Account issued by USAA Federal Savings Bank or USAA Savings Bank; Scheduled Air Covered Trip also means travel on a Scheduled Airline when free flights have been awarded from frequent flier or points programs provided that all of the miles or Rewards were accumulated from a Rewards program offered by USAA Federal Savings Bank and/or USAA Savings Bank; the trip must: 1) occur while the insurance is in force, 2) be to a destination that is more than one (1) mile from Your primary residence, and 3) not exceed thirty-one (31) days in duration

Scheduled Airline – an airline which is either: 1) registered and certified by the Government of the United States of America to carry passengers on a regularly scheduled basis; or 2) registered and certified by any other governmental authority with competent jurisdiction to carry passengers on a regularly scheduled basis

Spouse – Your husband or wife who is recognized as such by the laws of the jurisdiction in which You reside; Spouse includes domestic partners or Insured Persons joined by civil unions where applicable by law

War – hostilities following a formal declaration of War by a governmental authority; in the absence of a formal declaration of War by a governmental authority, armed, open and continuous hostilities between two (2) countries or armed, open and continuous hostilities between two (2) factions, each in control of territory or claiming jurisdiction over the geographic area of hostility

We, Us and Our – Federal Insurance Company

You or Your – the Insured Person

Additional Provisions

- We have a right to examine under oath, the Insured Person or the beneficiary. We may also require the Insured Person or the beneficiary to provide a signed description of the circumstances surrounding the Loss and their interest in the Loss. The Insured Person and the beneficiary will also produce all records and documents requested by Us and will permit Us to make copies of such records or documents. In the event of a claim under this policy, the Insured Person or the beneficiary, if applicable, must fully cooperate with Us in Our handling of the claim, including, but not limited to, the timely submission of all medical and other reports, and full cooperation with all physical examinations and autopsies that We may require. If We are sued in connection with a claim under this policy, then the Insured Person or the beneficiary must fully cooperate with Us in the handling of such suit. USAA Federal Savings Bank and/or its affiliates, the Insured Person or the beneficiary must not, except at their own expense, voluntarily make any payment or assume any obligation in connection with any suit without Our prior written consent.
- While a claim is pending, We have the right, at Our expense, to: 1) have the person who has a Loss examined by a Physician when and as often as We feel is necessary; and 2) make an autopsy in case of death where it is not forbidden by law.
- 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 three (3) years after the time for giving proof of loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law.

For more information about the benefit described in this Guide to Benefits, call the Benefit Administrator at 1-844-288-2141.

TRAVEL AND EMERGENCY ASSISTANCE SERVICES

Emergencies can escalate quickly when You are traveling away from home. Something that is relatively straight forward when You are not traveling, like replacing prescription medication, can be a difficult task when You are dealing with local laws or language barriers.

Travel and Emergency Assistance Services are made available to help You in case of an emergency while You are traveling away from home. The Benefit Administrator, available 24 hours a day, 365 days a year, can connect You with the appropriate local emergency and assistance resources available.

Please note 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.

What are Travel and Emergency Assistance Services and how do I use these services when I need them?

Travel and Emergency Assistance Services are made available to You, if You are a cardholder of an eligible card issued in the United States. Your spouse and children (dependents under 22 years old) are also eligible to use these services.

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.

To use the services, simply call the toll-free, 24-hour Benefit Administrator line at **1-844-288-2141**.

If You are outside the United States, call collect at 1-804-673-1675.

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

- Emergency Message Service – can record and relay emergency messages for travelers or their immediate family members. 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. **All costs are Your responsibility.**
- 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 personal account. **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 personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **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. **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. **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. **You are responsible for the cost of any replacement items shipped to You.**
- Emergency Translation Services – provides telephone assistance in all major languages and helps find local interpreters, if available, when You need more extensive assistance. **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 Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. **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.

Definitions

Common Carrier – means any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.

You or Your – means an eligible person whose name is embossed on an eligible credit card issued by USAA Federal Savings Bank or USAA Savings Bank.

Additional Provisions

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. The benefits described in this Guide to Benefits will not apply to cardholders whose accounts have been suspended or cancelled.

For more information about the benefit described in this Guide to Benefits, call the Benefit Administrator at 1-844-288-2141, or call collect outside the U.S. at 1-804-673-1675.

ACCOUNT AND BILLING INFORMATION

Important: Contact your card-issuing financial institution directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes or information about additional services not described in this Guide to Benefits. Your financial institution's phone number should be available on your monthly billing statement or on the back of your card.

Benefit Administrator: 844.288.2141

USAA Credit Card Services: 800.531.USAA (8722)

USAA Lost or Stolen Credit Card: 866.550.LOST (5678)