



BRADESCO BANK
VISA INFINITE

Travel & Lifestyle

Benefits Guide

Index

Concierge.....	3
Luxury Hotel Collection.....	3
Relais & Chateaux.....	4
Troon Golf.....	4
Rental Car Privileges.....	5
Priority Pass.....	6
Expedited Airport Security.....	7
Sofar Sounds.....	8
Universal.....	9
GigSky.....	12
OpenTable.....	13
Booking.com.....	14
Insurance.....	14
- Auto Rental Collision Damage Waiver.....	14
- Roadside Dispatch.....	17
- Travel and Emergency Assistance.....	18
- Travel Accident Insurance.....	19
- Trip Cancellation.....	22
- Trip Delay Reimbursement.....	26
- Lost Luggage Reimbursement.....	28
- Purchase Security.....	30
- Return Protection.....	32
- Extended Warranty Protection.....	34
- Baggage Delay Reimbursement.....	36
- Emergency Medical/Dental.....	38
- Hotel Theft Protection.....	41

Your Guide to Benefits describes the benefits in effect as of July 6th, 2026.

Benefit information in this guide replaces any prior benefit information You may have received. Please read and retain for Your records. Your eligibility is determined by Your financial institution.

Visa Infinite® Card

Concierge

Visa Infinite Concierge can help you open the door to unique experiences wherever you are around the world. Secure a table at a premium restaurant, enjoy VIP seating at a special event, or make life a little easier with assistance for your everyday needs. Visa Concierge is there to help with it all.

Your Bradesco Bank Visa Infinite card comes with complimentary, 24/7 access to the Visa Infinite® Concierge* service. Simply call **(+1) 844-285-7327** anytime for assistance.

Visa Infinite® Luxury Hotel Collection (VLHC)

The Visa Infinite Luxury Hotel Collection is comprised of some of the world's most intriguing and prestigious properties, hand-selected to deliver special amenities for Bradesco Bank Visa Infinite cardholders. Bradesco Bank Visa Infinite cardholders receive 7 Premium Benefits at over 900 hotels worldwide, plus an additional 8th benefit at more than 200 participating Visa Infinite Luxury Hotel Collection properties. These benefits* are designed to help ensure guests have an unparalleled experience:

- Best available rate guarantee
- Automatic room upgrade upon arrival, when available
- Complimentary in-room Wi-Fi, when available
- Complimentary continental breakfast daily
- 3PM check-out upon request, when available
- VIP Guest status
- \$25 USD food or beverage credit
- Additional 8th Visa Infinite benefit: special amenity unique to each property, such as an additional dining credit or spa credit**

Visit the Visa Infinite Luxury Hotel Collection website to view detailed information on all properties at <https://www.visainfinitehotels.com/authenticate/card>

** In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases, the hotel may or may not provide a substitute benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Infinite Luxury Hotel Collection website or through Visa Concierge for benefits to apply. Some properties may require a minimum night stay or require booking of certain room categories to receive the additional complimentary benefit. Please consult the terms and conditions for each property.*

*** Benefits vary by property*

For full Terms and Conditions go to <https://www.visaluxuryhotelcollection.com/benefits/visainfinite>

Relais & Chateaux Hotel Privileges

Bradesco Bank Visa Infinite cardholders enjoy premium benefits including complimentary room upgrade (upon availability), VIP welcome and complimentary daily breakfast for all members of their party (available at select properties) *¹ with Relais & Châteaux, a prestigious collection of approximately 500 luxury properties in over 60 countries worldwide. The VIP welcome applies to all Relais & Châteaux properties, and could include, for example, a bottle of champagne in room upon arrival. <https://www.visainfinitehotels.com/authenticate/card> or call Visa Infinite Concierge for more details and to book your stay.

*Complimentary breakfast available at approximately 200 participating properties. You must book 72 hours in advance through Visa Infinite Concierge. Limited to stays of up to 7 consecutive nights. See <https://www.relaischateaux.com/us/osp/visa> for list of participating properties.

Terms & Conditions

- You must be an eligible U.S. Bradesco Bank Visa Infinite cardholder to participate in the Relais & Châteaux offer.
- Only hotel stays booked at least 72 hours in advance through Visa Infinite Concierge and paid for on your U.S.-issued Visa Infinite card are eligible for the VIP welcome and complimentary breakfast.
- Complimentary breakfast is valid for a maximum stay of seven (7) consecutive nights and only available at select Relais & Châteaux properties, a list of which can be viewed at <https://www.relaischateaux.com/us/osp/visa>. This offer is only valid when booking Best Available Rate or Public Rate and is not combinable with other offers.
- These offers are non-transferable.
- Visa reserves the right to modify or cancel this offer at any time and without notice. To receive the VIP welcome and complimentary breakfast (available at select properties), call Visa Infinite Concierge to book your stay at least 72 hours in advance.

Golf Benefits by Troon

Troon Rewards® Status: Troon Rewards is a loyalty program through which members can use discounts on merchandise and golf fees at more than 150 resorts and daily-fee courses worldwide. All Bradesco Bank Visa Infinite cardholders receive a complimentary Troon Rewards Platinum Status for 20% discount on golf fees, merchandise, and lessons.

Troon Privé Access: Troon Privé represents a global portfolio of high-end, private clubs. Bradesco Bank Visa Infinite cardholders may reserve tee times at 20+ Troon Privé clubs at a set rate of \$99 per player per round. Cardholder may bring up to three guests each time at the same rate of \$99/player and may play each club twice per year.

Enjoy special offers, elevated reward status, and access to private clubs with Bradesco Bank Visa Infinite® at Troon.

Access over 20 high-end, private Troon Privé golf clubs with your Bradesco Bank Visa Infinite® card. Play each club two times per year for \$99 per player per round when you use your Visa Infinite card to book, and bring up to three guests at the same rate. Certain restrictions apply.

Terms & Conditions apply. Learn more about Visa Infinite Troon Golf at <https://www.troongolfrewards.com/visainfinite/>.

¹ Complimentary breakfast available at approximately 140 participating properties. Must book 72 hours in advance through Visa Infinite Concierge. Limited to stays of up to 7 consecutive nights. See <https://www.relaischateaux.com/us/osp/visainfinite-us> for list of participating properties.

Visa Infinite® Rental Car Privileges

Cardholders enjoy special benefits with leading car rental providers.

- **Avis:** Up to 30% off base rates on qualifying rentals on any size car at over 5,000 locations worldwide. Automatic enrollment into Preferred Plus, free weekend rentals and up to 10% off base rates on Select Series.
- **Hertz:** Bradesco Bank Visa Infinite® cardholders who are enrolled in Hertz Gold Plus Rewards® can unlock additional car rental privileges with Hertz. Enjoy special savings, faster service, extra hours on returns for U.S. rentals and Hertz Gold Plus Rewards bonus points.
- **National:** Up to 25% on qualifying rentals at participating locations (U.S., Canada, Latin America, and Caribbean) and a complimentary Emerald Club Executive level membership. Eligible for free weekend day and one-class upgrade.

Enjoy elevated status from Avis® and National®, special savings and benefits from Hertz®. Book with your Bradesco Bank Visa Infinite card and take advantage of great savings and special offers. Your benefits may include:

- Complimentary status upgrades and benefits without the required minimum booking
- Rental upgrades, subject to availability, and car rental discounts
- Savings on luxury and premium car rental rates
- Promotions and other special offers

Terms & Conditions apply. Learn more about Visa Infinite Rental Car Benefits at [Infinite car rental | Visa](#)

Avis

Receive complimentary Avis Preferred Plus and save up to 30% on qualifying rentals with Avis®

As a Bradesco Bank Visa Infinite® cardholder, you can take advantage of complimentary Avis Preferred Plus membership and save up to 30% off base rates on qualifying rentals when you pay with your Bradesco Bank Visa Infinite card. In addition, cardholders receive free weekend rentals and up to 10% off base rates on Select Series rentals.

- Earn accelerated reward points enjoy exclusive offers and when available receive one-class upgrade
- You won't have to provide your rental preferences every time you reserve – they'll already be on file
- Skip the lines and the paperwork and go straight to your car at over 5,000 locations worldwide

Standard rental qualifications apply, visit avis.com/visainfinite for full terms and conditions.

Hertz®

Enjoy special savings, faster service, extra hours on returns and Hertz Gold Plus Rewards bonus points. Plus, choose from the largest electric vehicle rental fleet in North America. Bradesco Bank Visa Infinite® cardholders who are enrolled in Hertz Gold Plus Rewards® can unlock additional car rental benefits with Hertz. For full Terms & Conditions and to book your car rental online or enroll in Hertz Gold Plus Rewards today go to hertz.com/visainfinite.

- **Faster Service:** Skip the counter and head straight to your car at over 60 U.S. airports with Hertz Gold Plus Rewards®
- **Flexible Return Options:** Take advantage of a two-hour grace period on returns in the U.S.
- **Upgrades:** Complimentary one-car-class upgrade, based on availability
- **Hertz Gold Plus Rewards Bonus Points:** Earn a 10% point accelerator

Standard rental qualifications apply, visit hertz.com/visainfinite for full terms and conditions.

National

Complimentary Emerald Club® Executive level membership and save up to 25% when you rent with National® Car Rental.

Receive faster service, special offers and upgrades with complimentary Emerald Club® Executive level membership and save up to 25% on qualifying National® rentals. Enjoy everyday low prices with National Car Rental when you rent any size vehicle in the United States, Canada, Latin American and Caribbean and pay with your Bradesco Bank Visa Infinite® card. Cardholders are eligible to receive a free weekend day and one-class upgrade.

As an Emerald Club member, you can bypass the counter and choose your own car. Go National. Go Like a Pro. Standard rental qualifications apply, visit nationalcar.com/offer/infinite for full terms and conditions.

Priority Pass Select

Priority Pass Select provides a turnkey airport lounge program for high-net-worth travelers, by unlocking access to 1,900 airport lounges and experiences* worldwide regardless of cardholders' airline or flight class.

All Bradesco Bank Visa Infinite primary cardholders must self-enroll by clicking on the link below: prioritypass.com/bradescobank. After enrollment, cardholders will receive a digital membership that includes a 12-month Priority Pass Select membership with access to more than 1,900 airport lounges. Each year, the Bradesco Bank Visa Infinite primary cardholder is eligible for five (5) free lounge visits and may also bring guests for up to three (3) complimentary visits. Once these free visits are used, any additional lounge visits by the cardholder or guests will be charged \$35 per person.

Terms and Conditions: Digital Memberships

Through the Priority Pass Select program, enrolled Bradesco Bank Visa Infinite cardholders will receive 12-month Priority Pass Select membership to access 1,900 airport lounges in more than 148 countries and 600 cities currently participating in the Priority Pass Select program, regardless of their choice of airline, class of ticket or membership in an airline lounge program. Lounge visit fees apply.

You must be an eligible Bradesco Bank Visa Infinite primary cardholder to participate. Eligibility for this offer is determined by Bradesco Bank. As a Bradesco Bank Visa Infinite primary cardholder, you receive 5 complimentary airport lounge visits per primary membership year, along with 3 complimentary guest visits. After these free visits are used, your U.S.-issued Bradesco Bank Visa Infinite credit card will be charged a fee of \$35 per person, per visit, for both you and any guests. Lounge benefits, services, and facilities differ by location and may only be available at an additional charge. Additional Bradesco Bank Visa Infinite cardholders do not have Priority Pass access and are considered guests. Guest access is only allowed when accompanied by the primary cardholder. Guest visits cannot be applied to the primary cardholder's individual allowance, and likewise, the primary cardholder's visits cannot be used by guests.

Provided the Priority Pass Select membership benefit is still being offered by Bradesco Bank and the card under which you originally enrolled is still eligible, your membership will be automatically renewed for another year at no additional cost, unless you cancel your membership by calling the phone number listed on the back of your Bradesco Bank Visa Infinite Card. For access to a participating airport lounge, you must present your Priority Pass Select Digital Membership Card, and a boarding pass or valid flight ticket (depending on the lounge) for the same day of travel. To access with your payment card, simply tell the lounge attendant that you are a Priority Pass Member and hand over your registered payment card. Always have your Digital Membership Card as an alternative access method to hand.

All participating lounges are owned and operated by third party organizations, and none of Priority Pass Select, Bradesco Bank or Visa are or will be liable for any loss to a Member or any accompanying guests, arising from the provision or non-provision of any of the benefits, services, and facilities. Lounge benefits, services, and facilities differ by location, and some

may only be available at an additional charge. Certain lounges may restrict access due to space constraints and may have limits on the number of guests who can enter with a Member.

Priority Pass Select is an independent airport lounge access program and is neither owned nor otherwise affiliated with Bradesco Bank or Visa. The Priority Pass Select membership benefit is subject to change and cancellation at any time. Membership in the Priority Pass Select program is not transferable and is only valid up to the date of membership expiration and when the Priority Pass Select membership card has been signed by the Member.

Is membership in the Priority Pass Select program complimentary?

Bradesco Bank will enroll 1 (One) of the Bradesco Bank Visa Infinite account cardholders (authorized user) as member in the Priority Pass Select program, without charge of a membership fee. Cardholders must be at least 18 years of age in order to be eligible to be members in the Priority Pass Select program. Membership is non-transferable and is only valid up to the date of membership expiration and when the Priority Pass Select membership card has been signed by the member.

Why can't I get into a lounge in the Priority Pass program?

We apologize for the inconvenience. Sometimes lounge operators will impose restrictions based on lounge capacity, to ensure that guests at the lounge have a pleasant experience. Please be sure to check the lounge pages on the Priority Pass app or website, before choosing your lounge - any pre-defined limitations on availability and opening times will be detailed there.

If for any reason you are unable to enter a lounge, please note that other participating options may be available to you through your Priority Pass membership at that airport. These alternative options will be listed in the Priority Pass app or on the Priority Pass website.

Can someone else access lounges using my Digital Membership Card?

No – the Digital Membership Card will have your name on it. This will be matched to your boarding pass when accessing the chosen lounge

I have more than one Priority Pass membership and would like to activate the Digital Membership Card for all of them. Is this possible?

Please be aware that you will need to create a separate online account for each membership that you have. You can follow the set-up steps as detailed when activating your Priority Pass online account through the app.

I already have an online account for my Priority Pass membership. Do I need to activate a new account to access the Digital Membership Card?

If you have already completed the registration, all you need to do is download the Priority Pass app available for Android and iOS, and then log in. You can follow the set-up steps as detailed to activate your Digital Membership Card.

Expedited Airport Security Programs

Cardholders can choose to receive statement credits for either Global Entry or TSA PreCheck® application fees. Use your Bradesco Bank Visa Infinite® card to pay your application fee(s) and receive up to \$120 in statement credit.

Global Entry® is a U.S. Customs and Border Protection program that allows expedited clearance for pre-screened, low-risk travelers upon arrival in the United States by using automated kiosks located at select airports. Global Entry currently also includes TSA PreCheck® benefits when departing from U.S airports. Travelers must include their Global Entry PASS ID # (located on the back of Global Entry card) into travel reservations to activate their TSA PreCheck® benefit. Approved cardholders receive expedited clearance for a period of 5 years.

TSA PreCheck® is an expedited airport security program that allows low-risk travelers within the United States to speed through security checkpoints at select airports without having to remove shoes, laptops, belts, or light jackets or disposing of liquids. If admitted into the program, cardholders will receive expedited security screening for the duration of program they selected.

Terms & Conditions

- You must be an eligible U.S. Bradesco Bank Visa Infinite cardholder to participate in this offer.
- You must complete either the Global Entry® or TSA PreCheck® application(s) and pay the application fee(s) with your U.S.-issued Bradesco Bank Visa Infinite card.
- Global Entry® is a U.S. Government program, operated by U.S. Customs and Border Protection (CBP). Visa and Bradesco Bank have no control over the program including, but not limited to, application, approval process or enrollment, fees charged by CBP, and no liability with regards to the Global Entry® program. For complete details on the Global Entry® program, including full terms and conditions, go to <http://www.cbp.gov/global-entry/about>.
- TSA PreCheck® is a U.S. Government program administered by the Transportation Security Administration ("TSA"), a component of the U.S. Department of Homeland Security ("DHS"). Visa and Bradesco Bank have no control over the program including, but not limited to, application, approval process or enrollment, fees charged by TSA, and no liability with regards to the TSA PreCheck® program. For complete details on the TSA PreCheck® program, including full terms and conditions, go to <https://www.tsa.gov/precheck>.

The TSA PreCheck® trademark is used with the permission of the U.S. Department of Homeland Security.

Sofar Sounds Benefit for Visa Infinite®

Every Sofar Sounds show is an experience in discovery and community. Audience members are welcomed into intimate and unexpected venues from museums and boutiques to rooftops and homes where they can join other music lovers to enjoy performances by surprise artists. Each show features a range of music styles, from folk to reggae, rock to jazz. It's a great way to discover new music.

The Sofar Sounds benefit provides a strong connection to cardholders who are culturally curious and seek unique experiences. With the help of Visa, Bradesco Bank Visa Infinite cardholders can now gain access to one-of-a-kind musical performances and be part of a global community where music matters.

Bradesco Bank Visa Infinite® cardholders receive:

- **Access to the exclusive ticket pre-sale window 7 days before** select Sofar Sounds shows are made available to the general public.
- **One additional free ticket** per show with a ticket purchase of one or more tickets.
- Plus, they'll enjoy these basic benefits:
- **Access** to curated, intimate live music shows in select cities around the world – the venue and the artists are a surprise
- **Free virtual performances** in the Sofar Sounds Listening Room – optional donations can be given to support the featured artists

Terms & Conditions

1. **Eligibility Verification** Cardholders go to <https://www.sofarsounds.com/visaoffer> and enter their Visa credit or card number to confirm eligibility.
2. **Event Details Eligible** cardholders can double-click on shows to see details and continue on the purchase path with a 'Buy Tickets' prompt and confirmation of free ticket eligibility, where applicable.
3. **Presale Events by City** Upon validation, eligible cardholders select a city and are presented with the Visa presale events available in that location. Eligible shows are highlighted with a Visa logo.
4. **Free Ticket Promo** Eligible cardholders must login or sign up prior to checkout. If eligible, the free ticket is applied

automatically at checkout (no booking fee is applied to the free ticket). Eligible cardholders can purchase up to the max allowed number of tickets per show (including the free ticket).

5. **Credit Card Used for Purchase** At checkout, eligible cardholders must use the credit card they used to determine eligibility for the Sofar benefit for Visa to complete the ticket purchase.
6. **Show Confirmation** Upon purchase, eligible cardholders are taken to a confirmation page and will receive an email with the event details, [Sofar's Offer for Visa Terms](#) and [Sofar's Offer for Visa FAQs](#).

Terms of Service for Sofar Sounds can be found at:

https://www.sofarsounds.com/terms_and_conditions

Sofar Offer Terms for Visa Credit Cardholders can be found at:

<https://www.sofarsounds.com/visaoffer/credit-terms-and-conditions>

The Universal Destinations & Experiences Benefits for Bradesco Bank Visa Infinite® Cardholders

U.S. issued Bradesco Bank Visa Infinite® cardholders can unlock great benefits at Universal Studios Hollywood and Universal Orlando Resort.

Dining -Cardholders can get a complimentary chef selected appetizer at participating Universal CityWalk restaurants.

Merchandise - Cardholders can get discounts on select merchandise at participating Universal merchandise stores.

Ticket Offers - Cardholders can receive a discount on select ticket products to Universal Studios Hollywood and Universal Orlando Resort.

Lounge Access - Select Bradesco Bank Visa Infinite® cardholders can get complimentary access to the Visa Everywhere Lounge at Universal Studios Hollywood and Universal Orlando Resort.

Benefits are currently available for U.S.-issued Bradesco Bank Visa Infinite® credit cards.

For more information about Universal Orlando Resort, visit www.universalorlando.com

Dining Offers

Universal Studios Hollywood (USH)—Dining Benefit

Cardholders with a U.S.-issued Bradesco Bank Visa Infinite credit card who purchase two (2) or more regular priced adult entrees between the hours of 11:00 a.m. and 3:00 p.m. PST are eligible to receive one (1) complimentary chef-selected appetizer. Offer is valid for dine-in only. Offer is redeemable at the following restaurants only: NBC Sports Grill & Brew, Vivo Italian Kitchen, Antojitos Cocina Mexicana, The Toothsome Chocolate Emporium and Savory Feast Kitchen, and Jimmy Buffet's® Margaritaville®. Only purchases made with a valid U.S.-issued Bradesco Bank Visa Infinite credit card will be eligible for the offer. Cardholders must request the offer and present the Bradesco Bank Visa Infinite® credit card at time of ordering (physical cards only; no virtual cards/ digital wallets). Offer is limited to one (1) appetizer per cardholder.

Appetizer selection is at the discretion of the chef. Offer is non-transferable and may not be used in combination with any other offers, discounts, promotions, or prior purchases. Offer may not be redeemed for cash, sold, altered, duplicated, or copied. Tax and gratuity are not included. Participating locations are subject to change without notice and venue operating hours may vary by location. Offer is subject to availability and may be modified or withdrawn without prior notice. Additional restrictions may apply. Universal elements and all related indicia TM & © 2025 Universal Studios. All rights reserved. See the <http://universalstudioshollywood.com/VisaOffer> for full details.

Universal Orlando Resort (UOR)—Dining Benefit

Cardholders with a U.S.-issued Bradesco Bank Visa Infinite credit card who purchase two (2) or more regular priced adult entrees are eligible to receive one (1) complimentary chef-selected appetizer. Offer is valid for dine-in only. Offer is redeemable between the hours of 11:00 a.m. and 3:00 p.m. EST at the following restaurants only: NBC Sports Grill & Brew, The Toothsome Chocolate Emporium and Savory Feast Kitchen, and The Cowfish® Sushi Burger Bar. Offer is redeemable starting at 5:00 p.m. at the following restaurants only: Pat O' Brien's® and Bob Marley-A Tribute to FreedomSM. Only purchases made with a valid U.S.-issued Bradesco Bank Visa Infinite credit card will be eligible for the offer. Cardholders must request the offer and present the U.S.-issued Bradesco Bank Visa Infinite credit card at time of ordering (physical cards only; no virtual cards/digital wallets). Offer is limited to one (1) appetizer per table per cardholder. Appetizer selection is at the discretion of the chef. Offer is non-transferable and may not be used in combination with any other offers, discounts, promotions, or prior purchases. Offer may not be redeemed for cash, sold, altered, duplicated, or copied. Participating locations are subject to change without notice and venue operating hours may vary by location. Tax, gratuity, and parking are not included. Offer is subject to availability and may be modified or withdrawn without prior notice. Additional restrictions may apply. Universal elements and all related indicia TM & © 2025 Universal Studios. All rights reserved. See the <http://universalstudioshollywood.com/VisaOffer> for full details.

Merchandise Offers

Universal Studios Hollywood (USH)—Merchandise Benefit

Cardholders with a U.S.-issued Bradesco Bank Visa Infinite® credit card who spend \$40 or more in a single transaction at a participating Universal Studio Store can purchase a pre-selected Universal Studios Hollywood branded backpack for \$20 (a \$40.00 value) plus tax. Minimum purchase amount does not include tax. Offer is redeemable in-store only at the Universal Studio Store located in the Universal Studios Hollywood theme park and the Universal Studio Store located at Universal CityWalk Hollywood only.

Valid theme park admission required to redeem inside Universal Studios Hollywood. Parking is not included. Only purchases made with a valid U.S.-issued Bradesco Bank Visa Infinite® credit card will be eligible for the offer. Cardholders must request the offer then present and use the Bradesco Bank Visa Infinite® credit card at time of purchase. Offer is limited to one (1) redemption per transaction per cardholder. Offer is non-transferable and may not be used in combination with any other offers, discounts, promotions, or prior purchases.

Offer may not be redeemed for cash, sold, altered, duplicated, or copied. Participating locations are subject to change without notice and venue operating hours may vary by location. Offer is subject to availability and may be modified or withdrawn without prior notice. Additional restrictions may apply, such as changes in operating hours and availability. Universal elements and all related indicia TM & © 2025 Universal Studios.

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Universal Orlando Resort (UOR)—Merchandise Benefit

Cardholders with a U.S. issued Bradesco Bank Visa Infinite® credit card who spend \$40 or more in a single transaction at a participating Universal Studios Store can purchase a pre-selected Universal Parks branded backpack for \$20 (a \$40.00 value) plus tax. Minimum purchase amount does not include tax. Offer is redeemable in-store only at the Islands of Adventure Trading Company, the Other Worlds Mercantile at Universal Epic Universe theme park, the Universal Studios Store located in Universal Studios Florida theme park, and the Universal Studios Store located at Universal CityWalk Orlando. Valid theme park admission required to redeem inside Universal Studios Florida, Islands of Adventure, and Universal Epic Universe. Parking is not included. Only purchases made with a valid U.S.-issued Bradesco Bank Visa Infinite® credit card will be eligible

for the offer. Cardholders must request the offer then present and use the Bradesco Bank Visa Infinite® credit card at time of purchase. Offer is limited to one (1) redemption per transaction per cardholder. Offer is non-transferable and may not be used in combination with any other offers, discounts, promotions, or prior purchases. Offer may not be redeemed for cash, sold, altered, duplicated, or copied. Participating locations are subject to change without notice and venue operating hours may vary by location. Offer is subject to availability and may be modified or withdrawn without prior notice. Additional restrictions may apply, such as changes in operating hours and availability. Universal elements and all related indicia TM & © 2025 Universal Studios. All rights reserved. See the <http://universalstudioshollywood.com/VisaOffer> for full details.

Ticket Offers

Universal Studios Hollywood (USH)—Ticket Benefit

Save 10% on Universal Studios Hollywood 2-Day Visa General Admission tickets when you pay with a U.S.-issued Bradesco Bank Visa Infinite® credit card. Valid for Universal Studios Hollywood 2-Day Visa General Admission tickets only. First visit valid on your selected date only. Second visit must be used within ninety (90) days of first visit (inclusive of selected first visit date). Offer is limited to nine (9) tickets per transaction per cardholder.

Only purchases made with a valid U.S.-issued Bradesco Bank Visa Infinite® credit card will be eligible for the offer. Offer is non-transferable and may not be used in combination with any other offers, discounts, promotions, or prior purchases. Offer is subject to availability and may be modified or withdrawn without prior notice. Additional restrictions apply. For ticket details, restrictions, and Terms of use, visit <http://universalstudioshollywood.com/VisaOffer>.

Universal Orlando Resort (UOR)—Ticket Benefit

Get a Universal Orlando Resort 3-Day Ticket for the price of a 2-Day Ticket when you pay with a U.S.-issued Bradesco Bank Visa Infinite® credit card.

Valid only for Universal Orlando Resort 3-Day Tickets purchased with a valid U.S.-issued Bradesco Bank Visa Infinite® credit card at <https://www.universalorlando.com/web-store/en/us/visa/park-tickets> and redeemed. Ticket prices vary by day. Subject to availability. First visit valid only on your selected date. Second and third visit must be used within six (6) days of first visit (inclusive of selected first visit date). Offer is non-refundable and non-transferable and may not be used in combination with any other offers, discounts, promotions or prior purchases. Offer may be modified or withdrawn without prior notice. Additional restrictions may apply.

Lounge Offers

Universal Studios Hollywood (USH)—Lounge Benefit

Receive complimentary admission on your two (2) selected visit dates to The Visa Everywhere Lounge at Universal Studios Hollywood with purchase of a Universal Studios Hollywood 2-Day Visa General Admission Ticket purchased at <https://www.universalstudioshollywood.com/web/en/us/visa-offer>. Ticket purchase must be made with a valid US-issued Visa Infinite® credit card to be eligible for complimentary lounge admission. Present your confirmation page or original receipt plus your valid Visa Infinite® credit card to gain entrance to The Visa Everywhere Lounge at Universal Studios Hollywood located in the Lower Lot of the theme park. Offer is valid for ticket holder and up to three (3) guests with a maximum party size of four (4) people. Space is limited and is available on a first come, first-served basis. The Visa Everywhere Lounge is open from 12 pm–5 pm daily. Locations, dates, and operating hours are subject to change without notice. Additional restrictions may apply.

Universal Orlando Resort (UOR)—Lounge Benefit

Receive access to The Visa Everywhere Lounge at Universal Studios Florida with purchase and redemption of any Universal Orlando Visa Promotional 3-Day Ticket. Purchase must be made at UniversalOrlando.com/VisaOffer with a valid U.S.-issued Bradesco Bank Visa Infinite® credit card to be eligible for complimentary lounge admission. Present your confirmation page or original receipt plus your valid Visa Infinite® credit card to gain entrance to The Visa Everywhere Lounge at Universal Studios Florida located in Universal Studios Florida next to The Studio Audience Center. Offer is valid for ticket holder and up to three (3) guests with a maximum party size of four (4) people. Space is limited and is first-come, first-served. The Visa Everywhere Lounge at Universal Studios Florida is open from 12 pm–5 pm daily. Additional restrictions may apply, and locations, dates, and operating hours are subject to change without notice. Theme Park Admission required to enter theme park. No refunds or returns.

Parking fees are not included.

GigSky

GigSky helps people stay connected all around the world. Through the GigSky app, users can choose a single data plan where and when they want. Select a plan from the app, download an eSIM and connect on the spot – no physical card is required.

With the GigSky benefit for Visa cardholders, issuers can choose to provide a variety of GigSky plans with different data amounts and usage durations to international travelers through their eligible Bradesco Bank Visa Infinite card.

Stay connected in 175+ countries and destinations

With a one-time, complimentary 3GB/15-Day global mobile data plan from GigSky on your eligible Visa card, you can enjoy fast and reliable internet access in 175+ countries and destinations worldwide. Then access 30% off future purchases of mobile data plans. No more searching for Wi-Fi hotspots, buying expensive local SIM cards and paying overpriced roaming fees. On compatible eSIM devices, simply connect with your eligible Visa card and you're good to go. If cardholders use their full complimentary data allotment, they can top off their data at their own expense

How GigSky works:

1. Cardholder downloads the GigSky App and navigates to VisaBenefit (after signing up/ completing account sign-up).
2. Cardholder enters the Visa card to check eligibility.
3. Cardholder proceeds to create their account with GigSky.
4. Cardholder adds additional eligible card details to the GigSky App.
5. Cardholder selects either complimentary data or desired data plan with discount applied.
6. Cardholder completes the plan purchase.
7. GigSky's App guides the Cardholder through the eSIM download and labeling and hands over control to device (see sample screens on the following page).
8. GigSky's App will show the data plan details once the eSIM download has been completed.

Terms of Service

These Global Mobile Data Plan Offer Terms (these "Offer Terms") apply to the offer (the "Offer") made available to U.S.-issued Bradesco Bank Visa Infinite cards (each, an "Eligible Card") by GigSky, Inc. ("GigSky"). Your redemption of any Offer Plan (as defined below) constitutes your acceptance of these Offer Terms. You further acknowledge that any Offer Plan continues to be subject to the standard [GigSky Terms of Service](#) (the "GigSky Terms") and the [GigSky Privacy Policy](#) (the "Privacy Policy") to which you have already agreed. Capitalized terms used herein but not otherwise defined herein shall have the meaning ascribed such terms under the GigSky Terms.

Definitions:

1. **Account Holder** or **You** mean the person who has opened an account with GigSky and is eligible for this Offer.
2. **Offer Plan** means any GigSky global mobile data plans or services provided to the Account Holder pursuant to this Offer, as may be modified from time to time.
3. **Discount** means any discounts on GigSky plans provided to the Account Holder pursuant to this Offer.

Description of Promotion:

- Participation in the Offer requires that you have an Eligible Bradesco Bank Visa Infinite Card issued in your name, that your Eligible Card account is in good standing, and that you add such Eligible Card as the default payment method in the GigSky App.
- Once you have added the Eligible Card as the default payment method in the GigSky App, you will be shown any Offer Plans or Discounts you are eligible for, and you will be given the option to redeem one or more Offer Plans or Discounts.

Other Terms of Promotion:

- The Offer is solely offered by GigSky, and Visa is not providing or responsible for any Offer Plans, Discounts or GigSky Products hereunder.
- GigSky reserves the right to terminate your Offer Plan if you no longer hold an Eligible Card or such Eligible Card is no longer in good standing.
- GigSky reserves the right to terminate the Offer or any Offer Plan or change the terms of the Offer or Offer Plan at any time and without notice and in its sole and absolute discretion.
- This Offer cannot be combined with other discounts and/or offers and is not redeemable for cash. Any taxes are the sole responsibility of the purchaser.
- The Offer is void where prohibited or restricted by applicable law.
- GigSky reserves the right to deny you participation in the Offer if GigSky suspects abuse or misuse of the Offer, in its sole discretion.
- You agree and acknowledge that GigSky may share your personal information with Visa and your credit card issuing bank in connection with redemption of the Offer and use of an Offer Plan.

GigSky is a simple solution for keeping people, teams and devices connected around the globe. Select a plan from the app, download an eSIM and connect on the spot—no physical SIM card required. You won't have to deal with frustrating roaming charges from their home mobile carrier and can say goodbye to slow international 2G.

OpenTable

Visa and OpenTable are unlocking exclusive access to primetime reservations at some of the hottest restaurants on a leading restaurant reservation platform. These restaurants will offer primetime tables for Bradesco Bank Visa Infinite cardholders, that can be booked through the OpenTable mobile app and OpenTable's website.

- Preferred reservations at award-winning and trendy restaurants are unlocked when cardholders add their eligible Bradesco Bank Visa Infinite cards and make reservations through the OpenTable app or website platform
- Reservations are offered at participating restaurants in select cities in the U.S during primetime dining hours.²

Accessing these new benefits is as easy as adding your eligible U.S.-issued Bradesco Bank Visa Infinite credit card to your OpenTable account. Learn more and explore the participating restaurants at <https://www.opentable.com/c/visadining/>. Restrictions may apply. See [Terms & Conditions](#)

² During soft launch period, prime reservation time slots will be available Thursdays – Saturdays. As demand grows, prime reservation time slots will increase to everyday a participating restaurant is open (typically 6-9 pm in the U.S.).

Booking.com

Cardholders can now earn Travel Credits to spend on future stays — up to 8% of their hotel reservation purchase will be credited back to their Booking.com wallet when they use their eligible Bradesco Bank Visa Infinite card to make a purchase. The more you book, the more Travel Credits you can earn, making your Bradesco Bank Visa Infinite card the one you'll reach for every time you book stays on Booking.com. See [Terms and conditions](#).

How the Booking.com Travel Credit offer works

1. Sign in to an existing Booking.com account or sign up for free.
2. Book qualifying accommodation through the exclusive Booking.com link using an eligible Visa card: www.booking.com
3. Up to 8% of every qualifying accommodation purchase will be credited back to the cardholder's Booking.com wallet.
4. Travel Credits are awarded by Booking.com and added to the eligible cardholder's Booking.com Wallet 30-60 days after the accommodation has been confirmed as checked out.
5. Travel Credits can be redeemed for future stays, flights, car rental, taxis, and attractions purchased on Booking.com.

Take your next trip sooner when you use your eligible Bradesco Bank Visa Infinite card to book stays on Booking.com. Sign up for Genius, Booking.com's free loyalty program, to start earning up to 8% in Travel Credits on qualifying accommodations purchased with your eligible Bradesco Bank Visa Infinite card. Plus, unlock lifetime access to instant travel discounts on select stays and rental cars — no promo codes required. Watch your Travel Credits add up in your Booking.com wallet with every qualifying stay you pay for with your eligible Visa card, up to \$230. Spend your Travel Credits on future stays at hundreds of thousands of participating properties around the world.

Insurance

Auto Rental Collision Damage Waiver

Auto Rental Collision Damage Waiver reimburses You for damages caused by theft or collision -- up to the Actual Cash Value of rental vehicles with an original manufacturer's suggested retail price of up to seventy-five thousand dollars (\$75,000.00) when new. Auto Rental Collision Damage Waiver covers no other type of loss. For example, in the event of a collision involving Your rented vehicle, damage to any other driver's car or the injury of anyone or anything is not covered. Rental periods of fifteen (15) consecutive days within Your country of residence, and thirty-one (31) consecutive days outside it, are both covered. (Longer rental periods, however, are **not** covered).

You are eligible for this benefit if Your name is embossed on an eligible card issued in the United States and You use it to initiate and complete Your entire car rental transaction. Only You as the primary car renter and any additional drivers permitted by the Rental Car Agreement are covered.

How Auto Rental Collision Damage Waiver Works

Your Auto Rental Collision Damage Waiver benefit acts as primary coverage and 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.

How to use Auto Rental Collision Damage Waiver

1. Use Your card to initiate and complete Your entire car rental transaction.
2. Review the auto rental agreement and decline the rental company's collision damage waiver (CDW/LDW) option, or a similar provision, **as 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 at 1-800-546-9806. Outside the United States, call collect at 1-804-673-7481.**

Before You leave the lot, be sure to check the car for any prior damage. This benefit is in effect during the time the rental car is in Your (or an authorized driver's) control, and it terminates when the rental company reassumes control of their vehicle.

This benefit is available in the United States and most foreign countries (**with the exception of Israel, Jamaica, the Republic of Ireland or Northern Ireland**). However, this benefit 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. **Because regulations vary outside the United States, check with Your auto rental company and the Benefit Administrator before You travel, to be sure that Auto Rental Collision Damage Waiver will apply.**

Vehicles *not* covered

Certain vehicles are ***not*** covered by this benefit, they consist of expensive, exotic, and antique cars; cargo vans; certain vans; vehicles with an open cargo bed; trucks; motorcycles; mopeds; motorbikes; limousines; and recreational vehicles.

An **expensive automobile** is defined as any vehicle with an original manufacturer's suggested retail price of more than seventy-five thousand dollars (\$75,000.00) when new.

An **antique car** is defined as one that is over twenty (20) years old, or one that has not been manufactured for ten (10) years or more.

Vans are not covered. But those designed as small-group transportation vehicles (seating up to nine (9) people, including the driver) are covered.

If You have questions about a specific vehicle's coverage or organization where the vehicle is being reserved, call the Benefit Administrator at 1-800-546-9806, or call collect outside the United States at 1-804-673-7481 collect.

Related instances & losses *not* covered

- 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, 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, fifteen (15) consecutive days, within Your country of residence, or thirty-one (31) days outside Your country of residence
- Leases and mini leases
- Theft or damage as a result of the authorized driver's and/or cardholder's lack of reasonable care in protecting the Rental Vehicle before and/or after the 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 and sixty-five (365) days after the date of the incident
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland
- Losses caused by or resulting from a Cyber Incident

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

Filing 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, immediately call the Benefit Administrator at **1-800-546-9806** to report the incident, regardless of whether Your liability has been established. Outside the United States, call collect at **1-804-673-7481**.

You should report the theft or damage as soon as possible but no later **than forty-five (45) days** from the date of the incident.

The Benefit Administrator reserves the right to deny any claim containing charges that would not have been included, if notification occurred before the expenses were incurred. Thus, it's in Your best interest to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation.

What You must submit to file a claim

At the time of the theft or damage, or when You return the Rental Vehicle, ask Your car rental company for the following documents:

- A copy of the accident report form
- A copy of the initial and final auto rental agreements (front and back)
- A copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable
- A copy of the demand letter which indicates the costs You are responsible for and any amounts that have been paid toward the claim

Submit all of the above documents from the rental company, along with the following documents, to the Benefit Administrator:

- The completed and signed Auto Rental Collision Damage Waiver claim form (Important: This must be 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.**)
- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the entire rental transaction was made on Your eligible Account.
- Any other documentation required by the Benefit Administrator to substantiate the claim.

Finally, please note that all remaining documents must be postmarked within three hundred and sixty-five (365) days* of the theft or damage date **or Your claim may be denied.**

***Not applicable to residents of certain states.**

For faster filing, or to learn more about Auto Rental Collision Damage Waiver, visit www.cardclaimcenter.com

Finalizing Your claim

Your claim will typically be finalized within fifteen (15) days, after the Benefit Administrator has received all the documentation needed to substantiate Your claim.

Transference of claims

Once Your claim has been paid, all Your rights and remedies against any party in regard to this theft or damage will be transferred to the Benefit Administrator, to the extent of the cost of payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

Definitions related to Auto Rental Collision Damage Waiver

Account means Your credit or debit card Accounts.

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

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

Rental Car Agreement means 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 means a land motor vehicle with four or more wheels as described in the participating organization's disclosure statement which the eligible renter has rented for the period of time shown on the Rental Car Agreement and does not have a manufacturer's suggested retail price exceeding the amount shown on the participating organization's disclosure statement

You or Your means an Eligible Person who uses their eligible card to initiate and complete the rental car transaction.

Please see the "Definitions Related to Cyber Incidents" for additional definitions that apply to this benefit.

Please see "General Provisions" for additional Provisions which apply to this benefit.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-546-9806, or call collect outside the U.S. at 1-804-673-7481.

Roadside Dispatch®

Rely on emergency roadside assistance.

As a covered Visa Infinite cardholder, you have access to Roadside Dispatch, a pay-per-use roadside assistance program. Simply call 1-800-847-2869, 24 hours a day/7 days a week. Roadside Dispatch will ask you where you are, what the problem is and will remain on the phone while arranging a dispatch to a reliable tow operator or locksmith. You pay a set pre-negotiated fee per standard service call. No membership is required and you don't need to pre-enroll. No annual dues. No limit on usage.

Note: Customers must pay service provider for mileage over five miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee.

Standard Winching applies within 100 feet of paved or county maintained road only. Additional fees may apply for winching services under certain circumstances.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Bradesco Bank shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses.

Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor Bradesco Bank provides any assurances as to the ability of the Service Provider to meet such estimates.

You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival.

24-hour roadside assistance services provided by Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross-Country Motor Club of California, Inc., a California corporation. Current fee for a standard service call is \$79.95. Service call fees are subject to change at any time; however, callers will be notified prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

Travel and Emergency Assistance Services

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 can connect You with the appropriate local emergency and assistance resources available, 24 hours a day, 365 days a year.

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 **1-800-546-9806**.

If You are outside the United States, call collect at 1-804-673-7481.

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.
- 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 related to Travel and Emergency Assistance Services

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 U.S. issued card, and You reside in the United States.

Additional provisions for Travel and Emergency Assistance Services

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 between financial institutions. Your financial institution may cancel or not renew benefits for cardholders, and if they do, they will notify you at least thirty (30) days in advance.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-546-9806, or call collect outside the U.S. at 1-804-673-7481.

Travel Accident Insurance

Principal Sum: \$500,000.00

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

This Description of Coverage is provided to all eligible Bradesco Bank Visa Infinite cardholders and replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described herein.

Eligibility and Period of Coverage

As a Bradesco Bank Visa Infinite cardholder, you are covered beginning on 04/01/2026 or the date your credit card is issued, whichever is later.

You and your dependents* become covered automatically when the entire Common Carrier fare is charged to your covered Bradesco Bank Visa Infinite card account ("Covered Person"). It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

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

Benefits

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

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

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

Definitions related to Travel Accident Insurance

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

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

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

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

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

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

Notice of Claim: Written notice of claim, including your name and reference to Bradesco Bank Visa Infinite should be mailed

to the Plan Administrator within twenty (20) days of a covered Loss or as soon as reasonably possible. The Plan Administrator will send the claimant forms for filing proof of Loss.

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

Description of Coverage: This description of coverage details material facts about a Travel Accident Insurance Policy which has been established for you and is underwritten by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the master policy form number, VSC-VCC-01 (2/00). Any difference between the policy and this description will be settled according to the provisions of the policy.

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

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

Underwritten by: Virginia Surety Company, Inc.

175 West Jackson Blvd.
Chicago, IL 60604

Additional Provisions for Travel Accident Insurance

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

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

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

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

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

State Amendments

For Illinois Residents Only: The following statement is added: If a Covered Person recovers expenses for sickness or injury that occurred due to the negligence of a third party, the Company has the right to first reimbursement for all benefits the Company paid from any and all damages collected from the negligent third party for those same expenses whether by action at law, settlement, or compromise, by the Covered Person, the Covered Person's parents if the Covered Person is a minor, or

the Covered Person's legal representative as a result of that sickness or injury. You are required to furnish any information or assistance or provide any documents that we may reasonably require in order to exercise our rights under this provision. This provision applies whether or not the third party admits liability.

Trip Cancellation and Interruption

Trip Cancellation and Interruption benefits pay up to \$2,000.00 per Insured Person for the non-refundable Common Carrier ticket(s) that You paid for with Your covered Account and/or rewards programs associated with Your covered Account. You, Your spouse (or Domestic Partner) and Your Dependent Children are eligible for coverage if You charge the entire cost of the Trip using Your Account, less redeemable certificates, vouchers, or coupons, or rewards program associated with Your covered Account.

The Trip Cancellation or Interruption must be caused by or result from:

1. The death, Accidental Bodily Injury, disease or physical illness of You or an Immediate Family Member of the Insured person; or
2. Default of the Common Carrier resulting from financial insolvency.

The death, Accidental injury, disease or physical illness must be verified by a Physician and must prevent You from traveling on the trip.

Note: Common Carriers may issue a credit voucher for the value of the unused ticket. A fee may be associated with changing or cancelling the ticket. Reimbursement of fee may be eligible at time of Loss. Most Common Carrier credit vouchers expire in one year. Proof of unused credit voucher can be submitted for reimbursement after expiration. Payment will not exceed either the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger(s) fare(s), or up to \$2,000.00

The following exclusions apply to financial services Common Carrier Trip Cancellation/Trip Interruption only :

No Trip Cancellation or Interruption benefits will be paid for Loss caused by or resulting from:

- A Pre-existing Condition
- Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving
- Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a Loss covered under this policy
- The Insured Person or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol
- The Insured Person or an Immediate Family Member: a) traveling against the advice of a Physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy
- Suicide, attempted suicide, or intentionally self-inflicted injuries
- Declared or undeclared war, but war does not include acts of terrorism
- An Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection or bodily malfunctions, except physical illness or disease which prevent the **Insured Person** from traveling on a **Covered Trip**. This Exclusion does not apply to **Loss** resulting from an **Insured Person's** bacterial infection caused by an **Accident** or from **Accidental** consumption of a substance contaminated by bacteria.

How to file a Trip Cancellation or Interruption claim

Within twenty (20) days of the Trip Cancellation or interruption or as soon as reasonably possible, contact the Benefit Administrator at 1-800-546-9806. If you are outside the United States, call collect at 1-804-673-1164. The Benefit Administrator will ask You for some preliminary information and send You the appropriate claim forms. **Failure to give notice within twenty (20) days will not invalidate or reduce any otherwise valid claim, if notice is given as soon as reasonably possible.**

When the Benefit Administrator receives notice of a claim, the Benefit Administrator will send You forms for giving proof of Loss within fifteen (15) days. If You do not receive the forms, you should contact the Benefit Administrator again.

Please return Your completed and signed claim form and the documents listed below as soon as possible to the Benefit Administrator:

- A copy of Your monthly billing statement or the travel itinerary (showing the last four [4] digits of the Account number) confirming the Common Carrier ticket was purchased using the covered Account and/or rewards programs 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.
- Confirmation of the non-refundable amounts for the unused Common Carrier tickets and/or travel vouchers
- Confirmation that the tickets were cancelled with the Common Carrier
- A copy of the travel itinerary showing the passenger names and ticket cost
- Confirmation of the reason for the Trip Cancellation; (completed attached physician statement, confirmation of death of Immediate Family Member or documentation confirming any other cause of Loss)
- A copy of the cancellation or refund policies of the Common Carrier, Tour Operator or Travel Supplier

Answers to specific questions can be obtained by contacting the Benefit Administrator at 1-800-546-9806. Outside the United States, call collect at 1-804-673-1164.

To learn more about Trip Cancellation/Trip Interruption or for faster filing, visit www.cardclaimcenter.com

Additional Travel Accident Benefit

As a cardholder, You, Your spouse (or Domestic Partner), and unmarried Dependent Children will be automatically insured up to one thousand dollars (\$1,000) for Accidental Loss of life, limb, sight, speech, or hearing. This benefit applies while:

1. Riding as a passenger in or entering or exiting any Common Carrier; or
2. Riding as a passenger in, entering, or exiting any conveyance licensed to carry the public for a fee and while traveling to or from the airport;
3. Immediately preceding the departure of a Common Carrier on which the Insured Person has purchased passage; and
4. Immediately following the arrival of a Common Carrier on which the Insured Person was a passenger; or
5. At the airport, terminal or station, at the beginning or end of the Common Carrier Covered Trip.

Covered Loss	Benefit Maximum
Accidental Loss of Life, two or more Members, sight of both eyes, speech and hearing or any combination thereof	\$1,000.00
Accidental Loss of one Member, sight of one eye, speech or hearing	\$500.00
Accidental Loss of the thumb and index finger of the same hand	\$250.00

Loss means, with respect to a hand, complete severance through or above the knuckle joints of at least four (4) fingers on the same hand or at least three (3) fingers and the thumb on the same hand, with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a Loss of hand or foot even if the fingers, thumb, or foot is later reattached.

In order to be eligible for this additional coverage, the entire cost of the Common Carrier passenger fare(s), less redeemable certificates, vouchers, or coupons, must be charged to Your covered Account and/or rewards programs associated with Your covered Account during the policy period. If the purchase is not made prior to the Insured Person's arrival at the airport, coverage begins at the time the entire cost of the Common Carrier passenger fare is purchased.

This travel accident benefit is provided to eligible cardholders. Your financial institution pays the cardholder's premium as a benefit of the card membership.

The **Loss** must occur within one year of the Accident. The Company will pay the single largest applicable Benefit Amount. In the event of multiple Accidental deaths per Account arising from any one Accident, the Company's liability for all such Losses will be subject to a maximum limit of insurance equal to two times the Benefit Amount for Loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

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

The following exclusions apply to the Travel Accident benefit

Loss caused by or resulting from:

- An Insured Person's emotional trauma, mental or physical illness, disease, normal pregnancy, normal childbirth or elective abortion, bacterial or viral infection, or bodily malfunctions. This exclusion does not apply to **Loss** resulting from an **Insured Person's** bacterial infection caused by an **Accident** or from **Accidental** consumption of a substance contaminated by bacteria
- Suicide, attempted suicide, or intentionally self-inflicted injuries
- Declared or undeclared war, but war does not include acts of terrorism
- An Accident occurring while You are in, entering, or exiting any aircraft while acting or training as a pilot or crew member (does not apply if You temporarily perform pilot or crew functions in a life-threatening emergency)

How to file a Travel Accident benefit claim

Within twenty (20) days of the accident or as soon as reasonably possible, contact the Benefit Administrator at 1-800-546-9806. If you are outside the United States, call collect at 1-804-673-1164. The Benefit Administrator will ask You for some preliminary information and send You the appropriate claim forms. **Failure to give notice within twenty (20) days will not invalidate or reduce any otherwise valid claim, if notice is given as soon as reasonably possible.**

When the Benefit Administrator receives notice of a claim, the Benefit Administrator will send You forms for giving proof of Loss within fifteen (15) days. If You do not receive the forms, You should contact the Benefit Administrator again.

Please return Your completed and signed claim form and the documents listed below as soon as possible to the Benefit Administrator:

- A completed medical authorization form for each treating medical facility
- Copy of the certificate of death, if applicable
- A copy of the travel itinerary
- A copy of the credit card statement reflecting the purchase, verification of the cardholder's name and the first six digits of the credit card number.

Answers to specific questions can be obtained by contacting the Benefit Administrator at 1-800-546-9806. Outside the United States, call collect at 1-804-673-1164.

Definitions related to Trip Cancellation/Interruption and Travel Accident Benefits

Accident or **Accidental** means a sudden, unforeseen, and unexpected event which: happens by chance; is independent of illness and disease and is the direct source of Loss.

Accidental Bodily Injury means Bodily Injury, which: 1) is Accidental; 2) is the direct cause of a Loss; and 3) occurs while the Insured Person is insured under this policy, which is in force.

Account means Your credit or debit card Accounts.

Benefit Amount means the Loss amount at the time the entire cost of the passenger fare is purchased with an eligible Account and/or rewards programs associated with Your covered Account.

Common Carrier means any licensed land, water or air conveyance operated by those whose occupation or business is the transportation of persons or things without discrimination and for hire.

Covered Trip means travel on a Common Carrier when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers, or coupons, has been purchased with an Insured Person's covered card Account and/or rewards programs associated with Your covered Account issued by the Policyholder.

Dependent Child or **Children** means those Children, including adopted Children and those Children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support, and who are: 1) under the age of nineteen (19), and reside with the Insured Person; 2) beyond the age of nineteen (19), permanently mentally or physically challenged, and incapable of self-support; or 3) under the age of twenty-five (25) and classified as full-time students at an institution of higher learning.

Domestic Partner means a person who is registered as a Domestic Partner or legal equivalent under laws of the governing jurisdiction, or who: 1) is at least 18 years of age and competent to enter into a contract; 2) is not related to the Primary Insured Person by blood; 3) has exclusively lived with the Primary Insured Person for at least twelve (12) consecutive months. 4) is not legally married or separated; and 5) has with the Primary Insured Person at least two (2) of the following financial arrangements: a) a joint mortgage or lease; b) a joint bank account; c) joint title to or ownership of a motor vehicle or status a joint lessee on a motor vehicle lease; or d) a joint credit card account with a financial institution.

Immediate Family Member means the Insured Person's: 1) Spouse or Domestic Partner; 2) children including adopted children or stepchildren; 3) legal guardians or wards; 4) siblings or siblings-in-law; 5) parents or parents-in-law; 6) grandparents or grandchildren; 7) aunts or uncles; 8) nieces and nephews. Immediate Family Member also means a Spouse's or Domestic Partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Insured Person means the individual or entity to whom the Policyholder has issued an Account, as well as authorized users of the Account registered with the Policyholder. Insured Person also means the Insured Person's Spouse or Domestic Partner and Dependent Children.

Member means hand or foot.

Pre-existing Condition means Accidental Bodily Injury, disease, or illness of the Insured Person or Immediate Family Member of the Insured Person which occurs or manifests itself during the sixty (60) day period immediately prior to the initial deposit date or the booking date of a Common Carrier passenger fare(s). Disease or illness has manifested itself when either: 1) medical care or treatment has been given; or 2) there exists symptoms which would cause a reasonably prudent person to seek medical diagnosis, care or treatment. The taking of prescription drugs or medication for controlled (continued) condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.

Trip Cancellation means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Covered Trip on or before the Covered Trip departure.

Trip Interruption means the Insured Person's Covered Trip is interrupted either on the way to the Covered Trip point of departure or after the Covered Trip departure.

You or Yours means an Insured Person who purchase their trip to the Insured person's covered Account and/or rewards programs associated with the Insured Person's covered Account.

Additional provisions for Trip Cancellation and Interruption

- As a handy reference guide, please read this and keep it in a safe place with Your other insurance documents.
- This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy, on file with the Policyholder: BNY Midwest Trust Company as trustee of the Chubb Financial Institution Group Insurance Trust for the Account of participating financial institutions.
- 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 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. Federal Insurance Company ("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, contact the Benefit Administrator at 1-800-546-9806. If you are outside the United States, call collect at 1-804-673-1164.

Trip Delay Reimbursement

Trip Delay Reimbursement covers up to a maximum of five hundred dollars (\$500.00) for each purchased ticket, for reasonable additional expenses incurred when a Covered Trip You purchased with Your eligible Account and/or rewards program associated with Your covered Account is delayed for more than **six (6)** hours or requires an overnight stay. The benefit is limited to one claim per Covered Trip. To be eligible for this coverage, You need to purchase either a portion or the entire cost of Your Common Carrier fare using Your Account. You, Your spouse and Your dependent children under twenty-two (22) years of age, twenty-five (25) if enrolled as a full-time student at an accredited university are automatically covered when You charge Your Covered Trip's Common Carrier fare to Your eligible Account and/or rewards program associated with Your covered Account.

This benefit is supplemental coverage, which means that reasonable expenses during the delay not otherwise covered by Your Common Carrier, another party or Your primary personal insurance policy, may be reimbursed up to a maximum of five hundred dollars (\$500.00) per ticket. You will be refunded the excess amount once all other reimbursements have been exhausted up the limit of liability.

What is covered?

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

- A portion of the fare was purchased with an eligible Account and/or rewards program associated with Your covered Account
- Your Covered Trip was delayed for more than six (6) hours or required an overnight stay due to Covered Hazards
- Your Covered Trip is for a period of travel that does not exceed three hundred and sixty-five (365) days

What is not covered?

- Any delay due to a Covered Hazard which was made public or made known to You prior to Your departure.
- Any pre-paid expenses related to Your Covered Trip, such as tour or activity fees associated with Your Covered Trip.

How to file a Trip Delay Reimbursement claim

Within thirty (30) days of the Covered Trip delay, call the Benefit Administrator at **1-800-546-9806**, or call collect outside the U.S. at **1-804-673-7481**. The Benefit Administrator will ask You for some preliminary claim information and send You a claim form.

Within ninety (90) days of the date of Your Covered Trip delay, return Your completed and signed claim form and the requested documentation below to the following address:

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

Please submit the following documents:

- A copy of the detailed original and updated travel itinerary and/or the Common Carrier tickets
- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) confirming the Common Carrier ticket was charged to the covered Account. Only applicable if the travel itinerary does not reflect the last four (4) digits of the Account number.
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- Tickets reflecting the total amount charged for the claimed Covered Trip
- A statement from the Common Carrier explaining the reason for the delay
- Copies of itemized receipts for Your claimed expenses. For food expenses, receipts are required, however itemized receipts are only required for bills of fifty dollars (\$50.00) or more per covered traveler.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

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

For faster filing, or to learn more about Trip Delay Reimbursement, visit www.cardclaimcenter.com

Definitions related to Trip Delay Reimbursement

Account means Your credit or debit card Accounts.

Common Carrier means any land, water, or air conveyance operating for hire under a valid license for the transportation of passengers and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines or rental vehicles.

Covered Trip means a period of travel that does not exceed three hundred and sixty-five (365) days away from the Eligible Person's residence to a destination other than the Eligible Person's city of residence for which the Eligible Person charges the cost of transportation by Common Carrier to the Account and/or rewards programs associated with the covered Account.

Covered Hazards means equipment failure, inclement weather, strike and hijacking/skyjacking.

Eligible Person means a cardholder who pays for their Covered Trip by using their eligible Account and/or rewards programs associated with their covered Account.

Family Member means Your spouse or legally dependent children under age twenty-two (22), twenty-five (25) if enrolled as a full-time student at an accredited university.

You or Your means an Eligible Person or Your Family Members who charged their Covered Trip to Your eligible Account and/or rewards programs associated with Your covered Account.

Please see "General Provisions" for additional Provisions which apply to this benefit.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-546-9806, or call collect outside the U.S. at 1-804-673-7481.

Lost Luggage Reimbursement

You can be reimbursed for the difference between the “value of the amount claimed” and the Common Carrier’s payment **up to three thousand dollars (\$3,000.00) per Covered Trip (for New York residents, coverage is limited to two thousand dollars (\$2,000.00) per bag)**, provided the Checked Luggage and/or Carry-on Baggage and/or its contents was lost due to theft or misdirection by the Common Carrier. “Value of the amount claimed” is the lesser of the following three amounts: the original purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection (with appropriate deduction for depreciation), and the cost to replace the item(s).

You and Your Immediate Family Members are all eligible for this benefit when You take a Covered Trip and pay for the cost of Your Common Carrier tickets with Your eligible card issued in the United States and/or rewards program associated with Your covered Account. To be eligible for coverage, You must purchase a portion or the entire cost of the Covered Trip with Your covered Account and/or rewards program associated with Your covered Account. Only Your Checked Luggage and/or Carry-On Baggage and/or its contents is covered.

This benefit is supplemental to and excess of any collectible insurance and/or collectible reimbursement from any other source. The Benefit Administrator will refund the excess amount once all other reimbursements have been exhausted up to the limit of liability.

Please Note: You must take all reasonable means to protect, save and/or recover Your Checked Luggage and/or Carry-on Baggage and/or its contents at all times.

What is not covered?

Luggage Reimbursement does not apply to loss or theft of the following items:

- Automobiles, automobile accessories and/or equipment, motorcycles, motors, bicycles (except when checked with the Common Carrier), boats, or other vehicles or conveyances
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs
- Money, securities, credit or debit cards, checks, and travelers’ checks
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics, rugs and carpets, animals, cameras, sporting equipment, and household furniture
- Property shipped as freight or shipped prior to the Covered Trip departure date
- Items specifically identified or described in and insured under any other insurance policy
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials
- Losses resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection)
- Business items (items that are used in the purchase, sale, production, promotion, or distribution of goods or services including but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.), cellular telephones, or art objects

How to file a Lost Luggage Reimbursement claim

Immediately notify the Common Carrier to begin their claims process if Your luggage and/or its contents are lost or stolen.

Within twenty (20) days of the date Your luggage is lost or stolen, and You have notified the Common Carrier and begun their claims process, call the Benefit Administrator at **1-800-546-9806, or call collect outside the U.S. at 1-804-673-7481**. The Benefit Administrator will ask You for some preliminary claim information and send You a special claim form. **If You do not notify the Benefit Administrator within twenty (20) days of the date the luggage was lost or stolen, Your claim may be denied.**

Within ninety (90) days of the date Your luggage was lost or stolen, return Your claim form and the requested documentation below to the address provided by the Benefit Administrator:

- A copy of Your monthly billing statement or the travel itinerary (showing the last four [4] digits of the Account number) confirming a portion of the Common Carrier ticket was charged to the 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 ticketing by the Common Carrier, including but not limited to itinerary, boarding pass, or used ticket stub
- A copy of any check, settlement, denial or explanation of coverage issued by the Common Carrier together with a copy of the Common Carrier's completed claim form, a list of the items lost and their value, and a copy of the luggage claim check (if applicable)
- A copy of Your insurance policy's Declarations Page (if applicable) to confirm Your deductible (Declarations Page means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates and deductibles)
- A copy of any settlement of the loss or theft from Your primary insurance
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft

For faster filing, or to learn more about Lost Luggage Reimbursement visit www.cardclaimcenter.com

If You have personal insurance (i.e., homeowner's, renter's, or other insurance applicable to the lost or stolen luggage or contents), You are required to file a claim with Your insurance company and submit a copy of any claim settlement along with Your completed claim form.

If the claim amount is within Your personal insurance deductible, the Benefit Administrator may, at its discretion, deem a copy of Your personal insurance Declarations Page to be sufficient.

Transference of Claims

After the Benefit Administrator has paid Your claim of loss or theft under this reimbursement benefit, all Your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

Definitions related to Lost Luggage Reimbursement

Account means Your credit or debit card Accounts.

Carry-on Baggage means the baggage which You personally carry onto the Common Carrier and for which You retain responsibility.

Checked Luggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

Common Carrier means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines.

Covered Trip means a trip while the Eligible Person is riding on a Common Carrier as a passenger and not as a pilot, operator or crew member, for which the expense has been charged to Your eligible Account and/or rewards program associated with Your covered Account, and which is not less than five (5) consecutive days but does not exceed sixty (60) consecutive days in duration.

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

Immediate Family Member means Your Spouse or legally dependent children under age eighteen (18), twenty-five (25) if

enrolled as a full-time student at an accredited university.

Spouse includes Your domestic partner which is a person who is at least eighteen (18) years of age and who during the last twelve months: (1) has been in a committed relationship with the cardholder; (2) has been the cardholder's sole spousal equivalent; (3) has resided in the same household as the cardholder; and (4) has been jointly responsible with the cardholder for each other's financial obligations and who intends to continue the relationship as stated above indefinitely.

You or Your means an Eligible Person or Your Immediate Family Members who charged a portion of their Covered Trip to Your eligible Account and/or rewards program associated with Your covered Account.

Please see "General Provisions" for additional Provisions which apply to this benefit.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-546-9806, or call collect outside the U.S. at 1-804-673-7481.

Purchase Security

Purchase Security protects new retail purchases made with Your eligible Account and/or rewards programs 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.

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 ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) 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 mis delivery, 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 1-888-221-3289, 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 ten thousand dollars (\$10,000.00) per claim occurrence and fifty thousand dollars (\$50,000.00) 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, an amount not more than the original purchase price, less shipping and handling charges, up to ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) 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 related to Purchase Security

Account means Your credit or debit card Accounts.

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.

Please see the "Definitions Related to Cyber Incidents" for additional definitions that apply to this benefit.

Please see "General Provisions" for additional Provisions which apply to this benefit.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-888-221-3289.

Return Protection

Return Protection is a benefit available for eligible cardholders who make a purchase with their Account and/or rewards program associated with their covered Account.

You are eligible for this benefit if You are a cardholder of a covered card issued in the United States.

If You are disappointed with an item, within ninety (90) days from the date of purchase, and the retailer will not accept a return, You can be reimbursed for the purchase price, up to three hundred dollars (\$300.00) per item of personal property, and an annual maximum of one thousand dollars (\$1,000.00), per Account.

The Return Protection benefit is supplemental to, and in excess of, any valid and collectible avenue of recovery available to You, the eligible cardholder. The Benefit Administrator will reimburse the excess amount, once all other coverage has been exhausted, up to the coverage amount.

What is covered?

Eligible items of personal property purchased with Your covered Account and/or rewards program associated with Your covered Account are covered for reimbursement up to three hundred dollars (\$300.00) per item at an annual maximum of one thousand dollars (\$1,000.00) per Account.

What is *not* covered?

Return Protection does not apply to the following purchases:

- Animals and living plants
- Boats, aircraft, automobiles, 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
- Cash, bullion, traveler's checks, tickets, credit or debit cards, and any other negotiable instruments
- Computer software
- Damaged, or non-working, items
- Formal attire, including but not limited to, cocktail dresses, tuxedos, gowns, and formal accessories
- Items purchased for resale, or for professional or commercial use
- Items purchased outside the United States
- Items that have been altered
- Jewelry, art objects, rare or precious coins or stamps, antiques, and collectible items
- Medical equipment
- Perishables, consumables, and limited-life items, including but not limited to, rechargeable batteries
- 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
- Seasonal items, including but not limited to, holiday decorations

What if the store offers a guarantee?

This benefit is designed to cover You if the store will not allow You to return the item for a refund, exchange or credit.

How to file a Return Protection claim

1. If You are not satisfied with Your purchase and the retailer will not accept the return, call the Benefit Administrator, within ninety (90) days of the date of Your purchase, at 1-888-221-3289. The customer service representative will ask you for some preliminary information about Your claim and send You a claim form.
2. Return the completed claim form within thirty (30) days of the first notice of loss to the Benefit Administrator along with the following items:
 - Your original itemized sales receipt for Your purchase or original packing slip in the case of mail order purchases
 - 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 covered Account and/or rewards program associated with Your covered Account.

After You have collected all of these documents, please send to:

Card Benefit Services
P.O. Box 110889
Nashville, TN 37222

Please Note: If You file a claim within the first thirty (30) days of purchase, You may be asked to submit proof of the store's return policy.

3. A customer service representative will contact You after receiving Your claim paperwork. If additional documents are requested, You will have sixty (60) days to fulfill that request. Once the claim paperwork is complete, You will receive instructions for shipping the item with its original packaging and any applicable manuals and warranties to Card Benefit Services. The cost of shipping is at your expense.

The item must be in like-new or good working condition in order to be approved for reimbursement.

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

How will I be reimbursed?

If Your claim is approved and the item has been received, the Benefit Administrator will issue a reimbursement for the purchase price of the item, up to a maximum of three hundred dollars (\$300.00) per eligible item, or one thousand dollars (\$1,000.00) annual maximum per Account, less any applicable shipping and handling fees.

Definitions related to Return Protection

Account means Your credit or debit card Accounts.

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.

Please see "General Provisions" for additional Provisions which apply to this benefit.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-888-221-3289.

Extended Warranty Protection

Extended Warranty Protection provides You with valuable features that help You manage, use and extend the warranties for eligible items purchased on Your covered Account and/or rewards program associated with Your covered Account. Services include Warranty Registration and Extended Protection. You are eligible for this benefit if You are a cardholder of an eligible card issued in the United States and You purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your covered Account.

Here's how Warranty Registration works

When You purchase an eligible item that carries a manufacturer's warranty, You can register Your purchase by calling 1-888-221-3289. You can also register Your purchase online at www.cardbenefitservices.com.

The Benefit Administrator will tell You where to send Your item's sales receipt and warranty information, so they can be kept on file should You need them.

If You choose **not** to register Your item, be sure to keep Your monthly billing statement reflecting the purchase, the itemized sales receipt, the original manufacturer's written U.S. warranty and any additional warranty in a safe place. These documents will be required to verify Your claim.

Here's how Extended Protection works

Your warranty coverage can be extended by 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 twelve (12) months of coverage for a combined total of fifteen (15) months of coverage, and a warranty for six (6) months would be provided with an additional twelve (12) months of coverage for a combined total of eighteen (18) 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.

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

The benefit covers 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 U.S. store-purchased dealer warranty, or a U.S. assembler warranty.

What Extended Protection does *not* cover

- 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 and would not be considered used or pre-owned.)
- Losses caused by or resulting from a Cyber Incident

Filing an Extended Protection claim

To file a claim, call the Benefit Administrator at **1-888-221-3289** immediately after the failure of Your covered item. **Please note if You do not notify the Benefit Administrator within sixty (60) days of product failure, Your claim may be denied.**

The Benefit Administrator will request preliminary claim information, direct You to the appropriate repair facility, and send You the claim form.

Gift recipients of eligible items are also covered, but they must provide all the documents needed to substantiate their claim.

If You received or purchased a service contract or an extended warranty when You purchased Your item, this benefit will be supplemental to, and in excess of, that coverage.

What You must submit to file a claim

Fill out and sign the claim form the Benefit Administrator sent You, then submit the **form within ninety (90) days** of the product failure, along with the following documents:

- 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 sales receipt
- A copy of the original manufacturer's written U.S. warranty, and any other applicable warranty
- A description of the item and 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)
- The original repair estimate or repair bill, indicating cause of failure.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

All claims must be fully substantiated.

For faster filing, or to learn more about Extended Warranty Protection, visit www.cardbenefitservices.com

How will I 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**, but 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 ten thousand dollars (\$10,000.00) per claim,

and a maximum of fifty thousand dollars (\$50,000.00) per cardholder. You will only be reimbursed up to the amount charged to Your Account or the program limit, whichever is less.

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

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 related to Extended Warranty

Account means Your credit or debit card Accounts.

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 purchase their item to their eligible Account and/or rewards program associated with their covered Account.

Please see the "Definitions Related to Cyber Incidents" for additional definitions that apply to this benefit.

Please see "General Provisions" for additional Provisions which apply to this benefit.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-888-221-3289.

Baggage Delay Reimbursement

Baggage Delay Reimbursement can provide reimbursement for essential items You may need while on a Covered Trip and at a destination other than Your location of permanent residence. The maximum benefit is **one hundred dollars (\$100.00)** per day up to a maximum of **three (3) days** or a total of **three hundred dollars (\$300.00)**. These maximums apply to You and to each of Your Immediate Family Member whose ticket was purchased with Your covered Account and/or rewards program associated with Your covered Account.

When does it apply?

The Baggage Delay Reimbursement benefit applies if Your Checked Baggage and the personal property contained therein is delayed or misdirected by the Common Carrier for more than four (4) hours from the time You have arrived at the destination printed on Your ticket. To be eligible for this coverage, You need to purchase either a portion or the entire cost of the Covered Trip with Your covered Account and/or rewards program associated with Your covered Account.

You are eligible for this benefit if You are a cardholder of covered card issued in the United States.

This benefit is supplemental to and excess of any valid and collectible insurance or other reimbursement. This benefit will reimburse the excess amount once all other reimbursement has been exhausted up to the limit of liability.

What items are not covered?

- Business Items, cellular telephones, or art objects
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs
- Items not contained in delayed Checked Baggage

- Loss resulting from abuse, fraud, or hostilities of any kind (including but not limited to, war, invasion, rebellion, or insurrection)
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials
- Money, securities, credit or debit cards, checks, and travelers checks
- Property shipped as freight or shipped prior to the Covered Trip departure date
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, rugs and carpets, animals, cameras, electronic equipment, sporting equipment, and household furniture

How to file a Baggage Delay Reimbursement claim

1. After Your Checked Baggage has been delayed for more than four (4) hours You should immediately notify the Common Carrier to begin the Common Carrier's claim process.
2. Notify the Benefits Administrator within twenty (20) days of the date Your Checked Baggage was delayed while on a Covered Trip at 1-877-257-8152, or call collect outside the U.S. at 1-804-281-5790. The Benefits Administrator will answer Your questions and send You a claim form.
3. Return the completed claim form and the requested documentation below within ninety (90) days from the date the Checked Baggage was delayed to the address provided by the Benefit Administrator.

Please submit the following documents:

- The completed signed claim form
- A copy of Your monthly billing statement or the travel itinerary (showing the last four [4] digits of the Account number) confirming the Common Carrier ticket was charged to the covered 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
- Proof of ticketing by the Common Carrier, including, but not limited to, itinerary, boarding pass, or used ticket stub
- A copy of the check, settlement, denial, or explanation of coverage issued by the Common Carrier together with a copy of the Common Carrier's completed claim form, and a copy of the Checked Baggage claim check
- Receipts for essential items purchased while baggage was delayed
- A copy of Your insurance declaration page or documentation of settlement of the delay (if applicable)
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

For faster filing, or to learn more about Baggage Delay Reimbursement visit www.cardclaimcenter.com

Definitions related to Baggage Delay Reimbursement

Account means Your credit or debit card Accounts.

Business Items means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).

Checked Baggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

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

Covered Trip means a Trip (a) while the eligible cardholder is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member; (b) charged to Your eligible Account and/or with rewards programs earned on Your covered Account; and (c) that begins and ends at the places designated on the ticket purchased for the Trip.

Eligible Person means a cardholder who pays for their Covered Trip by using their eligible Account and/or rewards programs associated with their covered Account.

Immediate Family Member means Your Spouse or legally dependent children under age eighteen (18), twenty-five (25) if enrolled as a full-time student at an accredited university].

Spouse means domestic partner which is a person who is at least 18 years of age and who during the last twelve months: 1) has been in a committed relationship with the cardholder; (2) has been the cardholder's sole spousal equivalent; (3) has resided in the same household as the cardholder; and (4) has been jointly responsible with the cardholder for each other's financial obligations and who intends to continue the relationship as stated above indefinitely.

You or Your means an Eligible Person or Your Immediate Family Members who charged their Covered Trip to Your eligible Account and/or rewards programs associated with Your covered Account.

Please see "General Provisions" for additional Provisions which apply to this benefit.

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

Emergency Medical/Dental Coverage

It can be an overwhelming and expensive experience when You are dealing with an emergency away from Your home. To try and help ease some of the financial burden, You can receive coverage if You, Your spouse or dependent children require Emergency Treatment while on a Covered Trip.

Emergency Medical/Dental provides reimbursement for Emergency Treatment if You become sick or accidentally injured while traveling on a Covered Trip purchased with Your eligible Account and/or rewards program associated with Your covered Account. To be eligible for this coverage, You need to purchase either a portion or the entire cost of the Covered Trip using Your covered Account and/or rewards program associated with Your covered Account.

You, Your spouse and Your dependent children are eligible for coverage if You purchase a Covered Trip with Your eligible card issued in the United States and/or rewards program associated with Your covered Account.

Emergency Medical/Dental benefit limit: up to two thousand five hundred dollars (\$2,500.00); subject to a fifty-dollar (\$50.00) deductible.

What is Emergency Medical/Dental and when does it apply?

The *Emergency Medical/Dental* benefit applies if You suffer an injury or illness and require Emergency Treatment during Your Covered Trip. The Covered Trip must take place via a Common Carrier, be no less than five (5) days and no more than sixty (60) days and at least one hundred* (100) miles from Your Residence.

*Note: Under New York laws, when a cardholder's mailing address is in the State of New York, the requirement that You must be one hundred (100) or more miles from Your Residence does not apply.

Your covered medical expenses are necessary services and supplies that are recommended by Your attending physician and take place during the course of Your Covered Trip. They include:

- The services of a legally qualified physician, surgeon, graduate nurse, dentist, or osteopath
- Charges for hospital confinement and use of operating rooms
- Charges for anesthetics (including administration), x-ray examinations or treatments, and laboratory tests
- Ambulance services
- Drugs, medicines, and therapeutic services and supplies

This benefit is supplemental to and excess of any valid and collectible insurance or other reimbursement.

What if I need to recuperate after my hospital stay?

If You are hospitalized as a result of a covered accident or sickness during Your Covered Trip and Your attending physician determines that You should recover in a hotel immediately after Your release from the hospital and before returning home, You may be eligible for an additional benefit of seventy-five dollars (\$75.00) per day for up to a maximum of five (5) days towards the cost of a hotel room.

What is *not* covered?

Benefits will not be paid in excess of the Reasonable and Customary charges. These benefits do not cover any expense resulting from the following:

- Travel for the purpose of obtaining medical treatment
- Non-emergency services, supplies or charges
- Services, supplies, or charges rendered by You, Your spouse, dependent children or family member.
- Care not prescribed by or performed by or upon the direction of a physician or dentist
- Care not medically necessary as determined by the Benefit Administrator
- Care rendered by a provider other than a hospital, physician, or dentist
- Care which is experimental/investigative in nature
- Care for any illness or bodily injury that occurs in the course of employment if You are eligible for benefits or compensation in whole or in part, under the provisions of any legislation of any governmental unit (for example – workers compensation coverage). This applies whether or not You claim or recover any benefits or compensation and whether or not You recover losses from a third party.
- Payments to the extent benefits are provided by any governmental agency or unit (except Medicare)
- Care received for which You would have no legal obligation to pay in the absence of this or any similar benefit
- Care received in Afghanistan, Burma, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon, Nicaragua, North Korea, Vietnam, Yemen, and any other country which may be determined by the U.S. Government from time to time to be unsafe for travel.
- Care for any illness or injury suffered due to:
 - Self-inflicted harm
 - Attempted suicide
 - Mental health issues
 - Alcoholism or substance abuse
 - War; military duty; civil disorder
 - Air travel except as a passenger on a licensed aircraft operated by an airline or air charter company
 - Routine physical examinations
 - Hearing aids; eyeglasses or contact lenses
 - Routine dental care, including dentures and false teeth
 - Hernia, unless it results from a covered accident
 - Elective abortion
 - Participation in or attempt at a felonious act
 - Skydiving, scuba, skin, or deep sea diving
 - Hang gliding, parachuting, rock climbing and contests of speed

How to file an Emergency Medical/Dental claim

1. Within ninety (90) days of receiving medical care while on an eligible Covered Trip notify the Benefits Administrator at **1-800-434-1280, or call collect outside the U.S. at 1-804-673-6499**. The Benefits Administrator will answer Your questions and send You a claim form.
2. Return the claim form and the requested documentation below within one-hundred and eighty (180) days of the date of the event to the address below:

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

Please submit the following documents:

- The completed signed claim form
- A copy of Your monthly billing statement or the travel itinerary (showing the last four [4] digits of the Account number) confirming the Common Carrier ticket was charged to Your covered 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 statement from Your insurance carrier (and/or Your employer, or Your employer's insurance carrier) or other reimbursement showing any amounts they may have paid towards the costs claimed Or, if You have no other applicable insurance or reimbursement, please provide a statement to that effect
- A copy of any other valid and collectible insurance or reimbursement available to You if applicable
- Receipts for the eligible medical/dental expenses
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Definitions related to Emergency Medical/Dental Coverage

Account means Your credit or debit card Accounts.

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.

Covered Trip means arrangements that are made by a commercial licensed travel establishment consisting of travel agencies and/or Common Carrier organizations, for which the expense has been charged to Your eligible Account and/or rewards program associated with Your covered Account, and which is not less than five (5) consecutive days but does not exceed sixty (60) consecutive days in duration.

Eligible Person means a cardholder, his/her spouse or legally dependent children under age eighteen (18), twenty-five (25) if enrolled as a full-time student at an accredited university, whose Covered Trip was paid for by using their eligible card and/or rewards program associated with their covered Account.

Emergency Treatment means the services or supplies provided by a dentist, hospital, physician or other provider which are medically necessary to treat any injury, sickness or other covered condition where the onset is sudden and unexpected, considered life-threatening, and if left untreated, could deteriorate resulting in serious and irreparable harm.

Reasonable and Customary Charges means charges commonly used by providers of medical care in the locality in which care is furnished.

Residence means Your home address as listed in Your card issuer's file or address reflected on Your billing statement. The home address from the card issuer's records will take precedence over billing statement address in determining the eligibility of coverage.

You or Your means an Eligible Person or Your spouse or dependent children who charged their Covered Trip to Your eligible Account and/or rewards program associated with Your covered Account.

Please see "General Provisions" for additional Provisions which apply to this benefit.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-434-1280, or call collect outside the U.S. at 1-804-673-6499.

Hotel Theft Protection

You are eligible for Hotel Theft Protection if Your personal property is stolen from Your Hotel/Motel room in the United States or Canada provided You paid for the room with Your eligible Account and/or with rewards programs associated with Your covered Account. You can receive a one-time payment of up to \$1,500.00 for personal property stolen from Your room. To be eligible for this coverage, You must be a cardholder of an eligible card issued in the United States and charge the room entirely with Your Account and/or rewards program associated with Your covered Account.

When does it apply?

The Hotel Theft Protection benefit applies only if:

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

The cost of replacing Your personal property (or its depreciated value if You choose not to replace it) is covered up to a maximum of \$1,500.00 less any amounts paid or payable by the Hotel/Motel or any other insurance, whether the insurance is primary, contributing, excess, or contingent, or any other reimbursement.

Coverage begins each time You Check-In to an eligible Hotel/Motel room, and coverage ends each time You Check-Out of an eligible Hotel/Motel room.

What is not covered?

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

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

How to file a Hotel Theft Protection claim

1. **Notify the Benefit Administrator immediately by calling 1-800-554-1275 or call collect outside the U.S. at 1-804-673-6497.** Notification must be made within twenty (20) days of the date of the incident. The Benefits Administrator will answer Your questions and send You a claim form.
2. Return the claim form and the requested documentation below within ninety (90) days of the date of the incident to the address below:

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

Please submit the following documents:

- The completed signed claim form
- A copy of Your monthly billing statement, Your travel itinerary or the Hotel/Motel receipt confirming that the Hotel/Motel stay was charged to Your covered Account (must reflect the last four [4] digits of Your Account number)
- A copy of any settlement payment or reimbursement made to You from the Hotel/Motel or other collectible insurance/reimbursement showing any amounts they may have paid towards the costs claimed

- A copy of Your declarations page or Your employer's insurance carrier declarations page [not applicable for claims less than **one thousand dollars (\$1,000.00)**]
- If You have no other applicable insurance or reimbursement, please provide a statement to that effect [not applicable for claims less than **one thousand dollars (\$1,000.00)**]
- A copy of the police report
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Definitions related to Hotel Theft Protection

Account means Your credit or debit card Accounts.

Business Items means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).

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

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

Eligible Person means a cardholder who pays for the Hotel/Motel room by using their eligible Account and/or rewards programs associated with their covered Account.

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

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

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

Immediate Family Member means Your spouse or legally dependent children under age eighteen (18), twenty-five (25) if enrolled as a full-time student at an accredited university

You or Your means an Eligible Person or Your Immediate Family Members who charged their trip to Your eligible Account and/or rewards programs associated with Your covered Account.

Please see "General Provisions" for additional Provisions which apply to this benefit.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-554-1275, or call collect outside the U.S. at 1-804-673-6497.

Definitions Related to Cyber Incidents: The following language applies to Auto Rental Collision Damage Waiver, Extended Warranty Protection, and Purchase Security:

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.

Covered Purchase means an item purchased by an Eligible Person and paid for by using an eligible Account, subject to the exclusions set forth in this Guide to Benefits. Covered Purchase includes an item purchased by an eligible purchaser and paid for by using an eligible Account in combination with other tender (such as rewards, cash, gift cards, store credit).

Cyber Incident means any of the following acts:

1. Unauthorized access to or use of Your Digital Data or a Rental Vehicle or Covered Purchase;
2. Alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or a Rental Vehicle or Covered Purchase;
3. Transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or a Rental Vehicle, or Covered Purchase;
4. Restriction or inhibition of access to or directed against Your Digital Data or a Rental Vehicle or Covered Purchase;

5. 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 or 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 Rental Vehicle or Covered Purchase to store information, process information, and transmit information over the Internet.

General Provisions for Auto Rental Collision Damage Waiver, Trip Delay Reimbursement, Lost Luggage Reimbursement, Hotel Theft Protection, Baggage Delay Reimbursement, Emergency Medical/Dental Coverage, Purchase Security, Return Protection, and Extended Warranty Protection

- 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 these benefits. 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.
- These benefits are 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 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.