

# CITY NATIONAL CRYSTAL<sup>®</sup> Visa Infinite<sup>®</sup> CREDIT CARD GUIDE TO BENEFITS

Your Guide to Benefits describes the benefits in effect as of September 1, 2022. Benefits information in this guide replaces any prior benefits information you may have received. Please read and retain for your records. Your eligibility for the benefits described in this Guide to Benefits is determined by City National Bank.

To request a printed copy of your Guide to Benefits or for questions about your account, balance, or City National Rewards<sup>®</sup> Points please call the customer service number on your Crystal Visa Infinite Card statement.

The benefits described in this Guide to Benefits are subject to change at any time.

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# INSURANCE AND PROTECTION BENEFITS

## Auto Rental Collision Damage Waiver

No cardholder wants to incur the expense of repairing or replacing a rented vehicle. But accidents do happen, and vehicles do get stolen. No matter what happens to Your Rental Vehicle, You can be covered with 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 vehicle rental transaction. Only You as the primary vehicle renter and any additional drivers permitted by the Rental Car Agreement are 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 vehicle rental transaction. Only You as the primary vehicle 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 vehicle rental transaction.
2. Review the vehicle 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 vehicle is in Your (or an authorized driver's) control, and it terminates when the vehicle 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 Rental Car 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 automobile 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 vehicle 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 vehicle 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.eclaimsline.com](http://www.eclaimsline.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**

**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.

**Cyber Incident** means any of the following acts:

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

**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.

### **Additional provisions for Auto Rental Collision Damage Waiver**

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be

brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.

- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #ARCDW – 2017 (Stand 04/17)

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

## **Emergency Evacuation and Transportation/Repatriation of Remains Coverage**

You put a lot of time and effort into planning for a great trip, but You can’t always plan for a serious accident or illness which occurs during Your travels. When You are dealing with an emergency away from Your home, it can be an overwhelming and expensive experience.

To try and help ease some of this financial burden, You can receive coverage for expenses not reimbursed elsewhere, if You or an immediate family member requires Emergency Evacuation and Transportation or Repatriation of Remains while on a Covered Trip purchased with Your eligible card issued in the United States and/or rewards program associated with Your eligible Account. To be eligible for this coverage, You need to purchase either a portion or the entire cost of the Covered Trip with Your eligible Account and/or rewards program associated with Your eligible Account.

Emergency Evacuation and Transportation benefit limit: up to ten thousand dollars (\$10,000.00)	Repatriation of Remains benefit limit: up to one thousand dollars (\$1,000.00)
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**Please Note: These benefits are supplemental to and excess of any valid and collectible insurance or other coverage. Note that coverage is secondary to any existing health and/or dental coverage the Eligible Person may have, including workers compensation and disability benefits whether or not provided by law. In order to be eligible for this benefit, medical evacuation and transportation arrangements must be**

**pre-approved by the Benefit Administrator in consultation with a legally licensed Physician who certifies that the severity of the injury or sickness warrants Emergency Evacuation. The Benefit Administrator must also make the actual medical transportation arrangements.**

### **What is an Emergency Evacuation and when does it apply?**

Emergency Evacuation means:

- f. Your medical condition warrants immediate transportation from the place where You are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained; or
- g. After treatment at a local Hospital, Your medical condition warrants transportation back to Your Residence for further medical treatment or recovery; or
- h. Both a) and b) above

The Emergency Evacuation benefit applies if You suffer an injury or illness resulting in a necessary Emergency Evacuation when You are on a Covered Trip. The Covered Trip must 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.

### **What is covered by the Emergency Evacuation benefit?**

Covered expenses include those for transportation, medical services, and medical supplies needed to facilitate Your Emergency Evacuation. All transportation arrangements must be:

- a. Recommended by the attending Physician;
- b. Required by the standard regulations of the conveyance transporting You; and
- c. Arranged and approved in advance by the Benefits Administrator.

### **What is Emergency Transportation and when does it apply?**

Emergency Transportation means any land, water, or air conveyance required to transport You during an Emergency Evacuation. Such transportation includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.

The Emergency Transportation benefit applies if You are hospitalized for more than eight (8) days, the Benefit Administrator arranges for a relative or friend to visit Your bedside and pays the cost of any economy-class round-trip ticket for that person. You are also eligible to receive coverage for the cost of an economy airfare ticket, if the original ticket(s) cannot be used, or to return an accompanying minor to his/her Residence when applicable. The return tickets must be turned over to the Benefits Administrator whenever possible or the Benefit Administrator must be reimbursed the amount equivalent to the value of the unused ticket.

### **What is Repatriation of Remains and when does it apply?**

Repatriation of Remains means the return the Eligible Person’s remains to the Eligible Person’s country of Residence, The Repatriation of Remains benefit applies in the event of Your death during the course of a Covered Trip. The Benefits Administrator will pay the reasonable covered expenses up to one thousand dollars (\$1,000.00) to return Your body to Your Residence. The covered expenses include, but are not limited to, embalming, cremation, coffin, and transportation.

## **What is not covered?**

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
- Care not medically necessary as determined by the Benefit Administrator
- Services, supplies, or charges rendered by a member of Your immediate family.
- Care rendered by other than Hospitals and Physicians
- 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
- 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

**This benefit also does not cover any expenses provided by another party at no cost to You or already included in the cost of the scheduled Covered Trip on which the illness or injury occurs.**

## **How to file an Emergency Evacuation and Transportation/ Repatriation of Remains claim**

1. If You find yourself in a situation where You need an emergency evacuation, transportation or repatriation of remains, immediately notify the Benefits Administrator at **1-800-508-1276, or call collect outside the U.S. at 1-804-673-6498**. 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

For ***Emergency Evacuation and Transportation*** claims, 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 eligible Account and/or rewards program associated with Your eligible 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 coverage showing any amounts they may have paid towards the costs claimed. Or, if You have no other applicable insurance or coverage, please provide a statement to that effect.
- Copy of medical bills
- Copy of transportation, medical services, and medical supply bills incurred in connection with the Emergency Evacuation
- Copy of Physician's statement describing the need for Emergency Evacuation
- Copy of the original unused return tickets or statement indicating the value of the of the original unused return tickets
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim
- For Repatriation of Remains claims, 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 eligible Account and/or rewards program associated with Your eligible Account
  - If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
  - Copy of death certificate
  - Receipts for embalming, cremation, coffin, and transportation expenses
  - Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

## **Definitions**

**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 card and/or rewards program associated with Your eligible 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 programs associated with their eligible Account.

**Hospital** means a facility that holds a valid license if required by the law; operates primarily for the care and treatment of sick or injured persons as inpatients; has a staff of one or more Physicians available at all times; provides 24-hour nursing services and has at least one registered professional nurse on duty or on call; has organized diagnostic and surgical facilities, either on the premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

**Physician** means a licensed practitioner of the healing arts acting within the scope of his/her license. The treating Physician may not be yourself or a family member.

**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 immediate family members who charged their Covered Trip to Your eligible Account and/or rewards program associated with Your eligible Account.

#### **Additional provisions for Emergency Evacuation and Transportation/Repatriation of Remains**

- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. 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.

FORM #EVAC – 2017 (04/17)

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**For more information about the benefit described in this Guide to Benefits, call the Benefit Administrator at 1-800-508-1276, or call collect outside the U.S. at 1-804-673-6498.**

### **Extended Warranty Protection**

Product warranties can be inconvenient and cumbersome to use. Let's say You purchased a great gadget about a year ago, but it just stopped working, and You can't find Your sales receipt and warranty information. For all too common situations like these, Extended Warranty Protection can help.

Extended Warranty Protection provides You with valuable features that help You manage, use and extend the warranties for eligible items purchased on Your eligible Account and/or rewards program associated with Your eligible 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 eligible Account and/or rewards program associated with Your eligible 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](http://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, store-purchased dealer warranty, or an 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 with it 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 eligible 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](http://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**

**Account** means Your credit or debit card Accounts.

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

**Cyber Incident** means any of the following acts:

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

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

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

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

### **Additional provisions for Extended 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 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. 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.

FORM #EWP 10K-50K-3YR – 2017 (04/17)

WM-I

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

## Hotel Theft Protection

Having personal items stolen from Your Hotel room can ruin an experience and leave You with an additional financial burden.

Fortunately, with Hotel Theft Protection You can be covered if Your personal property is stolen from Your Hotel/Motel room when You pay for the cost of a room located in the United States or Canada with Your eligible Account and/or with rewards programs associated with Your eligible Account. You can receive a one-time payment of up to \$1,000 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 eligible 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 one thousand dollars (\$1,000) 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 eligible 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

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

#### **Additional provisions for Hotel Theft Protection**

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide 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.

FORM #HOTBURG – 2017 (04/17)

HMTTP-O

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

## **ID Navigator Powered by NortonLifeLock**

### **Identity Theft Continues to Evolve and So Do NortonLifeLock™ Solutions**

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind. As a City National Visa cardholder, you will have access to ID Navigator Powered by NortonLifeLock, which provides you with the tools to help keep you informed of potential threats to your identity so you can act quickly should the unexpected happen.

The dark web is continuously patrolled for information that may belong to you, and you’re notified if it’s found. Should large-scale data breaches occur, NortonLifeLock will keep you informed.

To help detect credit fraud, key changes to your credit file are monitored with One-Bureau Credit Monitoring.<sup>1</sup> And if your wallet is stolen, you’ll receive guidance to help cancel or replace credit cards, insurance identification and other key documents.

Should you become a victim of identity theft, a U.S.-based Identity Restoration Specialist will help guide you on the next steps to assist you.

As a City National Visa cardholder, you will also have access to special discounts if interested in purchasing a more robust identity theft offering that includes additional Restoration features such as the LifeLock Million Dollar Protection™ Package.

### **Smart Tools to Help Against the Evolving Threat of Identity Theft**

How ID Navigator Powered by NortonLifeLock can help provide you with greater peace of mind:

- **Dark Web Monitoring** continuously patrols the dark web and private forums looking for personal information that may belong to you. Should it be found, notifications are sent with suggested steps.
- **Data Breach Notifications** sends notifications on large-scale breaches so you can act quickly should a breach affect your personal information.
- **Stolen Wallet Assist** A stolen wallet can mean a lost identity. If your wallet is stolen you will receive guidance to help you cancel or replaced key documents like your credit cards, driver's licenses, Social Security cards, insurance cards and more.
- **One-Bureau Credit Monitoring Alerts<sup>1</sup>** helps you stay on-top of your credit to help detect fraud more quickly, alerts are sent when key changes are made to your credit file with a major credit bureau.
- **Credit, Bank & Utility Account Freezes** provides instructions and links so you can quickly freeze credit, bank and utility files with each consumer reporting company to

help protect you against criminals opening unauthorized accounts in your name.

- **Restoration Assist US-based Identity Restoration Specialists** are available Monday to Friday 6 a.m. - 5p.m. PST with guidance and with next steps to assist you should you become a victim of identity theft or other suspicious activity.

Note: Visa cardholders will have access to special discounts if they are interested in purchasing a more robust identity theft offering that includes features such as the LifeLock Million Dollar Protection™ Package.

- **U.S.-based Member Services & Support** is available Monday to Friday 6 a.m. - 6 p.m. PST; and Saturday 7 a.m. - 1 p.m. PST.

### **Enrollment**

City National Visa cardholders should visit [www.cardbenefitprotect.com](http://www.cardbenefitprotect.com), and complete the eligibility verification. Once verified, cardholders will be redirected to the offer page on [Norton.com](http://Norton.com) where ID Navigator enrollment is available.

No one can prevent all identity theft.

<sup>1</sup> Two requirements must be met to receive the One-Bureau Credit Monitoring feature: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file that contains sufficient credit history information. If these requirements are not met you will not receive the credit features from Equifax. You will receive the One-Bureau Credit Monitoring feature once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment.

## **Lost Luggage Reimbursement**

### **Reimbursement Level: Five thousand dollars (\$5,000.00)**

Have You ever been waiting for Your Checked Luggage to come around the belt only to find that it has been lost by Your airline?

Fortunately, Lost Luggage Reimbursement is here to help. With 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 **five thousand dollars (\$5,000.00) 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 eligible Account. To be eligible for coverage, You must purchase a portion or the entire cost of the Covered Trip with Your eligible Account and/or rewards program associated with Your eligible 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 reimbursement has 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 eligible 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.eclaimsline.com/](http://www.eclaimsline.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**

**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 eligible 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 eligible 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 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 eligible Account.

### **Additional provisions for Lost Luggage Reimbursement**

- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If you make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. 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

FORM #LUGOPT – 2017 (04/17)

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

### **Personal Identity Theft**

Having Your identity stolen can negatively impact Your life and have long lasting consequences if not dealt with properly. Fortunately, Personal Identity Theft is there to help by providing reimbursement for covered expenses incurred if You are the victim of identity theft.

## **What is Personal Identity Theft and when does it apply?**

Personal Identity Theft provides reimbursement up to \$15,000 for covered expenses You incur to restore Your identity as a result of a Covered Stolen Identity Event.

You are eligible for this benefit if You are a cardholder whose name is embossed on an eligible U.S. issued card, and You reside in the United States or Canada.

## **What is covered?**

This benefit will provide reimbursement for the following:

- Costs to re-file applications for loans, grants, or other credit or debt instruments that were originally rejected by the lender solely on the basis of incorrect information the lender received as a result of a Covered Stolen Identity Event
- Costs to report a Covered Stolen Identity Event or to amend or correct records with Your true name or identity as a result of a Covered Stolen Identity Event: including costs incurred for notarizing affidavits or other similar documents, costs for long-distance telephone calls, and costs for postage
- Costs for maximum of four (4) credit reports requested as a result of a Covered Stolen Identity Event from any entity approved by the Benefits Administrator
- Actual lost wages for Your time away from Your work premises solely as part of Your efforts to amend or rectify records as to Your true name or identity as a result of a Covered Stolen Identity Event

Reasonable fees for an attorney appointed by the Benefits Administrator and related court fees approved by the Benefits Administrator for suits brought against You by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods or services or default on a loan as a result of a Covered Stolen Identity Event

- Payment for covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada

## **What is not covered?**

This benefit will not provide reimbursement for the following:

- Any dishonest, criminal, malicious, or fraudulent acts by You
- Any damages, loss, or indemnification unless otherwise stated in this Guide to Benefit
- Costs associated with any legal action or suit other than those set forth in this Guide to Benefit
- Sick days and any time taken from self-employment
- Any costs as a result of theft or unauthorized use of an account by a person to whom the account has been entrusted

## **How to file a Personal Identity Theft claim**

1. As soon as You have reason to believe a Covered Stolen Identity Event has occurred, immediately call the Benefit Administrator, toll-free, at 1-866-679-5660, or call collect outside the U.S. at 1-303-967-1096 and provide information including, but not limited to, how, when, and where the Covered Stolen Identity Event occurred. The Benefit Administrator may also require other reasonable information or documents regarding the event.
2. A signed, sworn proof of loss or affidavit containing the information requested by the Benefit Administrator must be submitted within sixty (60) days.

**If You reasonably believe that a law may have been broken, You must promptly file a report with the police. You must take all reasonable steps to mitigate possible costs, including cancellation of any affected debit, credit or**

**similar card in the case of a Covered Stolen Identity Event.**

## **Definitions**

**Covered Stolen Identity Event** means theft or unauthorized or illegal use of Your name, account number, Social Security number, or any other method of identifying You.

**Eligible Person** means a cardholder whose name is embossed on an eligible U.S. issued card, and You reside in the United States or Canada.

**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 or Canada.

## **Additional provisions for Personal Identity Theft**

- 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. 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

FORM #PID – 2017 (04/17)

PIT-O

**For more information about the benefit described in this Guide to Benefits, call the Benefit Administrator at 1-866-679-5660, or call collect outside the U.S. at 1-303-967-1096.**

## Price Protection

It is important for most buyers to get the best deal when purchasing a new item, however it can be irritating when You discover that the same item You recently purchased is being Advertised for less than what You paid for.

With Price Protection, if You buy an eligible item with Your eligible Account and/or rewards program associated with Your eligible Account in the United States and see the identical eligible item available for less in another retail store's printed Advertisement or non-auction Internet Advertisement within sixty (60) days of the Date of Purchase, You can be reimbursed the difference up to one thousand dollars (\$1,000) per item and up to four thousand dollars (\$4,000) a year.

You are eligible for this benefit if You are a valid cardholder of an eligible U.S. issued card and You charge either a portion or the entire purchase price of the eligible item to Your Account or rewards program earned on Your eligible Account toward the purchase. You will only be reimbursed up to the amount charged to Your Account or the program limit.

**Price Protection is secondary to and in excess of store policies offering a lowest-price guarantee or any other form of refund for price differences. Only items Advertised by authorized dealers in the United States apply. Price differences involving manufacturing and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection benefit.**

### How does it work?

1. Use Your eligible Account and/or rewards program associated with Your eligible Account to purchase the eligible item. Be sure to save all original receipts; both Your Account paperwork and the itemized store receipt.
2. If You see the identical product by the same manufacturer Advertised in print for a lower retail price within sixty (60) days of Your purchase, keep the original printed Advertisement and make sure the Advertisement includes:
  - A description of the item that is identical to the one You purchased
  - The sale price
  - The store or dealer's name
  - A sale date(s) effective within sixty (60) days of the Date of Purchase

### What is not covered?

- Internet Auction Advertisements including, but not limited to, sites such as eBay, Ubid, Yahoo and public or private live auction sites.
- Advertisements of cash-only sales, close-out sales, flea markets, fire sales, going-out-of-business sales, limited-quantity promotions or liquidation sales.
- Advertisements of sales of seasonal or discontinued items including, but not limited to, holiday decorations.
- Animals and living plants.
- Boats, automobiles, and any other motorized vehicles and their motors, equipment, or accessories.
- Cell phone service agreements and cell phone contracts.
- Items purchased for resale, professional, or commercial use.
- Jewelry, antiques, and collectible items, rare or one-of-a-kind items, special order items, custom items, or tailored items.
- Manufacturer and/or merchant rebates.
- Perishables, services, 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.
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments.
- Items purchased outside of the United States.
- Items that are previously owned, sold "as is," and/or refurbished.

### How to file a Price Protection claim

1. Notify the Benefit Administrator within ten (10) days of the printed Advertisement showing Your product at a lower price at **1-800-553-7520**, or outside the U.S. call collect at **1-303-967-1096**. The Benefit Administrator will answer any questions You may have and send You a claim form.
2. Return the claim form and the requested documentation below within twenty (20) days of contacting the Benefit Administrator. Send all information to the address provided by the Benefit Administrator.

### Please submit the following documents:

- The completed signed claim form
- The 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 eligible Account and/or rewards program associated with Your eligible 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
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim
- The original printed Advertisement or print out from a non-auction Internet site showing the item with its sale date and/or date of the Advertisement, lower Advertised price, and advertising store name to:

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

***For faster filing, or to learn more about Price Protection, visit [www.cardbenefitservices.com](http://www.cardbenefitservices.com).***

### Definitions

**Account** means Your credit or debit card Accounts.

**Advertised or Advertisements** means an Advertisement printed in a newspaper, journal, magazine, or flyer or items Advertised on a non-Auction internet site, distributed in the United States to the general public and placed by a manufacturer or authorized dealer of the consumer product in the United States. The advertisement must provide information stating the same manufacturer and model number of the item purchased. Advertisements that are cut down or altered in any way will not be accepted; therefore, any Advertisements, catalogs, etc. must be submitted in whole with date verification. The only exception is Advertisements in magazines and newspapers. In these cases, it's not necessary to submit the whole publication; only the whole page or pages in which the Advertisement appears, with the date and name of the publication, is required. Advertisements posted on the Internet, by a non-Auction Internet merchant with a valid tax identification number, are also eligible. The advertisement must provide information stating the same manufacturer and model number of the item purchased. The printed version of the non-Auction internet advertisement must include the merchant's Internet address and customer

service telephone number, as well as the item, including manufacturer, model number, sale price, and date of publication.

**Date of Purchase** means the date You paid for and received the item, or the date of delivery and personal acceptance of the item, whichever is later.

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

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

### **Additional provisions for Price Protection**

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving
- Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #PRICEPROT – 2017 (04/17)

PP-O

**For more information about the benefit described in this Guide to Benefits, call the Benefit Administrator at 1-800-553-7520, or call collect outside the U.S. at 1-303-967-1096.**

## **Purchase Security**

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

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

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

### **Purchase Security covers**

Eligible items of personal property purchased with Your Account and/or rewards program associated with Your eligible 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 eligible Account and/or rewards program associated with Your eligible 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 missed 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](http://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 eligible 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 eligible 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)

- A copy of a police report (in the case of theft), fire report, or other incident report made within forty-eight (48) hours or as soon as reasonably possible of the occurrence. All losses must be substantiated. If the loss was not reported, please contact the Benefit Administrator to determine if there may be other documentation that can be provided to determine your eligibility for Purchase Protection

- 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**

**Account** means Your credit or debit card Accounts.

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

**Cyber Incident** means any of the following acts:

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

**Digital Data** means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data

shall include the capacity of a Covered Purchase to store information, process information, and transmit information over the Internet.

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

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

### **Additional provisions for Purchase Security**

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #PSECALLPER 10K (04/17)

PPS-O

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

## **Return Protection**

Have You ever purchased an item which looks great on the Internet or spectacular in a store but doesn't look as great once

You remove its packaging at home? What if the retailer where You purchased the item will not accept the return?

Return Protection may be able to assist You. Return Protection is a benefit for eligible cardholders who make a purchase with their Account and/or rewards program associated with their eligible Account.

You are eligible for this benefit if You are a cardholder of an eligible 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 eligible Account and/or rewards program associated with Your eligible 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 eligible Account and/or rewards program associated with their eligible 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](http://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**

**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 eligible Account.

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

### **Additional provisions for Return Protection**

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives

Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.

- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #RETPRO--2017 (04/17)

RP-I

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

## **Roadside Dispatch®**

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

**What is Roadside Dispatch?**

**Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience wherever your travels take you.**

*No membership or pre-enrollment is required. No annual dues. No limit on usage.*

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

- Standard Towing – Up to 5 miles included<sup>1</sup>
- Tire Changing – must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery – up to 5 gallons (plus the cost of fuel)
- Standard Winching

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

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required. Just call Roadside Dispatch toll-free when you need them.

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

**Note:** Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only. Current fee for a standard service call is \$69.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

<sup>1</sup>Any vehicle with wheels is covered under the program as long as it can be classified as 'Light Duty'. 'Light Duty' vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered under this program. **Additional Terms:** Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor City National 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 City National 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.

**Travel Accident Insurance**

**Description Of Coverage**

**Principal Sum:** One million dollars (\$1,000,000.00)

**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 Crystal 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 Crystal Visa Infinite cardholder, you are overextended beginning on May 8, 2015 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 Crystal 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 child(ren) receive fifty percent (50%) of your benefit amount.

**Benefits**

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

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

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

**Definitions**

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

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

**Covered Trip** means a trip (a) while the Covered Person is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member and (b) charged to your Crystal 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.

**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 Crystal 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 Crystal 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.

ADD (10/07)

### **Travel and Emergency Assistance Services**

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

Travel and Emergency Assistance Services are made available to help You in case of an emergency while You are traveling away from home. The Benefit Administrator 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. All costs are Your responsibility.
- Medical Referral Assistance – provides medical referral, monitoring, and follow-up. The Benefit Administrator can give You names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor Your condition; keep in contact with Your family, and provide continuing liaison; and help You arrange medical payments from Your personal account. All costs are Your responsibility.

- Legal Referral Assistance – can arrange contact with English-speaking attorneys and U.S. embassies and consulates if You're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from Your personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. All costs are Your responsibility.
- Emergency Transportation Assistance – can help You make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring Your Young children home and helping You stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. All costs are Your responsibility.
- Emergency Ticket Replacement – helps You through Your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to You, should You lose Your ticket. All costs are Your responsibility.
- Lost Luggage Locator Service – can help You through the Common Carrier's claim procedures or can arrange shipment of replacement items if an airline or Common Carrier loses Your checked luggage. You are responsible for the cost of any replacement items shipped to You.
- Emergency Translation Services – provides telephone assistance in all major languages and helps find local interpreters, if available, when You need more extensive assistance. All costs are Your responsibility.
- Prescription Assistance and Valuable Document Delivery Arrangements – can help You fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. All costs are Your responsibility.
- Pre-Trip Assistance – can give You information on Your destination before You leave such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

### **Definitions**

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

**You or Your** means an eligible person whose name is embossed on an eligible 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.

FORM #TEAS – 2017 (Stand 04/17)

TEAS-I

**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.**

## **Trip Cancellation/Trip Interruption**

*Sometimes the unexpected happens and Your travel arrangements don't go as planned.*

You've done a great job preparing for Your Trip. Your flights have been booked, You confirmed Your reservation with Your hotel and You even rented a car so You can sightsee. But what if You have to cancel Your trip because of the death of an Immediate Family Member? What if the airline You booked Your flight through declares bankruptcy? Fortunately, Trip Cancellation and Interruption benefits are available to help You with these unforeseen circumstances that could disrupt Your travel plans.

Trip Cancellation and Interruption benefits pay up to five thousand dollars (\$5,000.00) per Insured Person for the non-refundable Common Carrier ticket(s) that You paid for with Your eligible Account and/or rewards programs associated with Your eligible 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 eligible 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 five thousand dollars (\$5,000.00).

### **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, You must provide (written) claim notice to the Plan Administrator. The Plan 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 Plan Administrator receives notice of a claim, the Plan Administrator will send You forms for giving proof of Loss within fifteen (15) days. If You do not receive the forms, You should send the Plan Administrator a written description of the Loss.

Answers to specific questions can be obtained by writing to the **Plan Administrator**. To make a claim, please contact the **Plan Administrator**:

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

**Please return Your completed and signed claim form and the documents listed below as soon as possible to the Plan 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 eligible Account and/or rewards programs associated with Your eligible 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

**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:

- a. Immediately preceding the departure of a Common Carrier on which the Insured Person has purchased passage; and
  - b. Immediately following the arrival of a Common Carrier on which the Insured Person was a passenger; or
3. 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 eligible Account and/or rewards programs associated with Your eligible 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, You must provide (written) claim notice to the Plan Administrator. The Plan 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 Plan Administrator receives notice of a claim, the Plan Administrator will send You forms for giving proof of Loss within fifteen (15) days. If You do not receive the forms, You should send the Plan Administrator a written description of the Loss.

Answers to specific questions can be obtained by writing to the **Plan Administrator**. To make a claim, please contact the **Plan Administrator**:

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

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

- A copy of the police report
- 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.

**To view the status of your claim and to securely upload documents for Trip Cancellation/Interruption and Travel Accident Benefit, visit [www.myclaimsagenc.com](http://www.myclaimsagenc.com).**

**Use website code: 001**

Or mail the completed and signed claim form and all required documents to:

Claim Benefit Services  
P.O. Box 459084  
Sunrise, FL 33345

**If You choose to mail Your documents, please send a copy of Your documents and retain the originals for Your records. Claim Benefit Services is unable to return any submitted documents. You will be contacted by a claim adjuster if additional information or documentation is required.**

### **Definitions**

**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 eligible 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 eligible Card Account and/or rewards programs associated with Your eligible 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 step children; 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 purchase date of a Scheduled Airline 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 eligible Account and/or rewards programs associated with the Insured Person's eligible 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. Policy #: 6478-07-74
- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.
- You shall do all things reasonable to avoid or diminish any Loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. 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 Plan Administrator provides services on behalf of the Provider.
- After the Plan Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Plan Administrator to the extent of the payment made to You. You must give the Plan 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.

FORM #TRCAN – 2017 (04/17)

TC-I

## **Trip Delay/Reimbursement**

Having a Covered Trip delayed can mean more than just lost time; it can also create an additional cost that You weren't expecting to pay.

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 eligible 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 are automatically covered when You charge Your Covered Trip's Common Carrier fare to Your eligible Account and/or rewards program associated with Your eligible 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 reimbursement has 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 eligible 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 eligible 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.eclaimslines.com](http://www.eclaimslines.com).**

### **Definitions**

**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 eligible 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 eligible Account.

**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 Family Members who charged their Covered Trip to Your eligible Account and/or rewards programs associated with Your eligible Account.

### **Additional provisions for Trip Delay Reimbursement**

- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. 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.

FORM#TRIP 12-300-2017 (04/17)

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

## **TRAVEL AND LIFESTYLE BENEFITS**

FOR MORE INFORMATION ABOUT THE TRAVEL & LIFESTYLE BENEFITS DESCRIBED IN THIS GUIDE, REFER TO THE CRYSTAL Visa INFINITE BENEFIT PORTAL AT [cnb.com/crystalbenefits](http://cnb.com/crystalbenefits), OR CALL CRYSTAL CARD CONCIERGE TOLL FREE AT 800-595-8950. TRAVEL & LIFESTYLE BENEFITS, FEATURES AND OFFERS ARE SUBJECT TO CHANGE AND CANCELLATION; REFER TO THE Visa INFINITE BENEFIT PORTAL FOR THE MOST CURRENT INFORMATION.

### **Airline Incidental Fees Statement Credit**

#### **What is the Airline Incidental Fees Statement Credit benefit and how does it work?**

Under the Airline Incidental Fees Statement Credit benefit, cardholders under the Crystal Visa Infinite Card Account ("Account") may receive a statement credit of up to \$350 per Account per calendar year for Qualifying Airline Purchases (as defined below) charged to the Account.

The statement credit to the Account will appear on the billing statement as "Travel Fee Rebate" under the transactions for the Account. To receive the statement credit, the Account must be open and in good standing (i.e., not in default) on the date the statement credit is posted to the Account. Please allow 6 to 8 weeks after a Qualifying Airline Purchase is charged for a statement credit to be posted to the Account. Until such time as the statement credit has posted to the Account, the Account holder is responsible for the payment of all Qualifying Airline Purchases that have been charged to the Account and appear on the billing statement.

Qualifying Airline Purchases are defined as incidental airline fee transactions made at eligible **US-Domestic Airline Carriers** (each an "Eligible Airline") on domestic itineraries and include: ticket change/cancellation fees, checked baggage fees, in-flight entertainment, onboard food and beverage charges, airport lounge membership fees and day passes, onboard wireless



charges, and TSA Pre<sup>®</sup> membership application fee<sup>1</sup> transactions, and may vary depending on the airline. Airline ticket purchases, seat fees (including upgrade and preferred seat charges), standby fees, carry-on and checked pet fees, mileage point purchases, mileage points, transfer fees, gift cards, duty free purchases, award tickets and fees incurred with airline alliance partners do not qualify as Qualifying Airline Purchases. Airport lounge fees not affiliated with airlines and transactions made with travel agencies are also not deemed to be Qualifying Airline Purchases. All incidental airline fees must be separate charges from airline ticket charges and must be made with an Eligible Airline.

To qualify as a Qualifying Airline Purchase, the transaction must:

1. Be completed using a full 16-digit City National Bank Crystal Visa Infinite Card number of a card issued under the Account, whether issued to an owner of the Account or an authorized user on the Account;
2. Post to the Account during the calendar year; and
3. Be identified as a Qualifying Airline Purchase, based on the information available on Visa's proprietary network (VisaNet). The Eligible Airline must submit the incidental airline fee transaction under the appropriate merchant code, industry code, or required service or product identifier for the transaction to be identified as a Qualifying Airline Purchase transaction. City National Bank and Visa rely on the airlines to submit the correct information on airline transactions, so please call (800) 998-6205 if a statement credit has not posted to the Account within 6 to 8 weeks from the date the Qualifying Airline Purchase was charged to the Account.

This benefit cannot be combined with any other City National Bank promotional reward offers. While any card issued to an owner of the Account or an authorized user on the Account may be used to make a Qualifying Airline Purchase, the maximum statement credit amount for the Account per calendar year is \$350.

City National Bank and Visa reserve the right to modify or cancel this benefit at any time and without notice. Qualifying Airline Purchases made prior to the cancellation of this offer and charged to the Account will receive the statement credit as stated above. This benefit may be subject to taxation or Form 1099 reporting. Taxes, if any, are the responsibility of the Crystal Visa Infinite Account Holder.

<sup>1</sup> TSA Pre<sup>®</sup> is a U.S. Government program operated by U.S. Department of Homeland Security ("DHS") through the Transportation Security Administration ("TSA") service. It is an expedited security screening program available for select travelers who are traveling domestically within the United States and for international travel when departing from a U.S. airport that participates in the program. The airline also must be participating in the program. Selection for TSA Pre<sup>®</sup> expedited screening is made on a per flight basis and is not guaranteed. Eligible Crystal Visa Infinite Cardholders can apply for membership in the TSA Pre<sup>®</sup> program and must pay the application fee (currently \$85) with their Crystal Visa Infinite Card to receive the statement credit. Acceptance into the TSA Pre<sup>®</sup> program is at the sole discretion of the TSA. Neither City National Bank nor Visa has any control over the TSA Pre<sup>®</sup> program including, without limitation, application, approval process or enrollment and no liability with regards to the TSA Pre<sup>®</sup> program. For complete details on the TSA Pre<sup>®</sup> program, including full terms and conditions, go to [www.tsa.gov](http://www.tsa.gov). The TSA Pre<sup>®</sup> trademark is used with the permission of the U.S. Department of Homeland Security.

## Airline Lounge Club Membership Fee Statement Credit

### What is the Airline Lounge Club Membership Fee Statement Credit benefit and how does it work?

As a Crystal Visa Infinite Card account holder, you will receive a statement credit to your Crystal Visa Infinite Card account of up to \$550 per calendar year for a Qualifying Airline Lounge Club Membership Fee (as defined below) charged to your Crystal Visa Infinite Card account, subject to the terms and conditions below. Each Crystal Visa Infinite Card account is eligible for only one (1) Airline Lounge Club Membership Fee Statement Credit per calendar year, regardless of the number of cardholders on the Crystal Visa Infinite Card account.

If the Total Spend (as defined below) on your Crystal Visa Infinite Card account is \$50,000 or greater in either the current calendar year or the prior calendar year, you may claim and request a Qualifying Airline Lounge Club Membership Fee Statement Credit of up to \$550.

If at the time you purchase an airline lounge club membership that is also eligible for a statement credit under the Airline Incidental Fees Statement Credit benefit as described in this Guide to Benefits ("Eligible Airline Membership"), the Airline Incidental Fees Statement Credit will be applied first. Any amount that is not credited to you as part of the Airline Incidental Fees Statement Credit benefit remains available to you as part of the Airline Lounge Club Membership Fee Statement Credit benefit. For example, if you purchase an Eligible Airline Membership for \$900, and you have \$150 of Airline Incidental Fees Statement Credit available, the \$150 will be applied to the Airline Incidental Fees Statement Credit first. Of the remaining \$750 of your \$900 Eligible Airline Membership purchase, you can submit a claim for a Qualifying Airline Lounge Club Membership Fee Statement Credit up to the \$550 available under this benefit.

The statement credit will not exceed the amount of the Qualifying Airline Lounge Club Membership Fee posted to your Crystal Visa Infinite Card account. All or any part of the Total Spend used to qualify for and receive the statement credit cannot be reused to qualify for another Qualifying Airline Lounge Club Membership Fee Statement Credit. Any unused portion of the \$550 Qualifying Airline Lounge Club Membership Fee Statement Credit cannot be carried over to the next calendar year.

A "Qualifying Airline Lounge Club Membership Fee" is defined as the annual fee charged by any airline for a Crystal Visa Infinite cardholder's membership in that airline's lounge club, and does not include any other amounts charged for use or services obtained at that airline lounge club, including day passes. Airport lounge club fees not affiliated with an airline and any transactions made with travel agencies are not deemed to be a Qualifying Airline Lounge Club Membership Fee.

To qualify as a Qualifying Airline Lounge Club Membership Fee, the transaction must:

1. Be completed using the full 16-digit City National Bank Crystal Visa Infinite Card number of a cardholder under your Crystal Visa Infinite Card account;
2. Be for an annual membership to an airline lounge club in the name of the cardholder under your Crystal Visa Infinite Card account;
3. Post to your Crystal Visa Infinite Card account during the same calendar year in which your claim and request for the Qualifying Airline Lounge Club Membership Fee Statement Credit is received by City National Bank. For example, if you purchase an airline lounge club membership using your Crystal Visa Infinite Card on December 21, and the

transaction posts to your account on December 26, we must receive your claim and request for the Airline Lounge Club Membership Fee Statement Credit by December 31 of the same year in which the transaction posts to your Crystal Visa Infinite Card account. City National Bank does not control when a merchant posts a transaction. Please call Customer Service at (800) 998-6205 if you have any questions regarding the posting of a transaction to your Crystal Visa Infinite Card account; and

4. Be identifiable to, and verifiable by, City National Bank as a Qualifying Airline Lounge Club Membership Fee. City National Bank does not determine whether airlines correctly bill and identify the transaction as an airline lounge club membership fee.

"Total Spend" means the aggregate amount of the net purchases (purchases less returns and credits) on your Crystal Visa Infinite Card account for all cardholders, and excludes cash advances, PIN-based and ATM transactions, and any interest, fees and charges posted to the account.

To claim and request a Qualifying Airline Lounge Club Membership Fee Statement Credit, please call Customer Service at (800) 998-6205. When making your request, you must supply all of the following information: (a) the name of the airline lounge membership program, (b) the airline lounge membership number, (c) the fee paid for the annual airline lounge membership, and (d) the date the annual fee posted to your Crystal Visa Infinite Card account. We will contact you if we need additional information. Please allow 4 to 6 weeks after your request is verified by City National Bank for the statement credit to be posted to your Account. The statement credit will appear as "Lounge Membership Credit" on your account.

You may claim and receive the Qualifying Airline Lounge Club Membership Fee Statement Credit only once for each calendar year in which you qualify for this benefit. If you do not claim the benefit in a calendar year, it will not carry over into subsequent calendar years.

In addition, your Account must be open and in good standing at the time you are to receive the Qualifying Airline Lounge Club Membership Fee Statement Credit in order for it to be posted to your Crystal Visa Infinite Card account.

The Qualifying Airline Lounge Club Membership Fee Statement Credit benefit cannot be combined with any other City National Bank promotional reward benefits. City National Bank reserves the right to modify or cancel this benefit at any time and without notice. Any Qualifying Airline Lounge Club Membership Fee Statement Credit claimed under this benefit prior to the date of cancellation of this benefit by City National Bank will receive the Qualifying Airline Lounge Club Membership Fee Statement Credit subject to the terms and conditions stated above. The Qualifying Airline Lounge Club Membership Fee Statement Credit may be subject to taxation or Form 1099 reporting. Taxes, if any, are the responsibility of the Crystal Visa Infinite Card account holder.

## Crystal Card Concierge\*

**Crystal Card Concierge\* provides 24x7x365 assistance. This wide range of services includes, but is not limited, to:**

- Providing support for servicing and fulfillment of your Crystal Visa Infinite Card travel & lifestyle benefits
- Travel assistance, including visa and passport information
- Global hotel information, suggestions and reservations
- Destination mapping and information services for major cities and countries
- Car rentals and limousine service suggestions and reservations

- Restaurant information, suggestions and reservations
- Health club information, suggestions and reservations
- Sport, golf and entertainment information, suggestions, reservations and ticketing
- Assistance with planning and reserving meeting venues
- Flower delivery, specialty item or gift research and shopping
- Assistance with planning special occasions

The primary cardholder on the Crystal Visa Infinite Card account™ may authorize at any one time up to two (2) individuals who are not cardholders on the account to contact Crystal Card Concierge on the cardholders' behalf to obtain services. Such authorization and the names of the authorized individuals must be provided to City National Bank in writing.

All authorized individuals must be at least 18 years of age.

To learn more about Crystal Card Concierge® services, contact us at 800-595-8950 (U.S. and Canada) or 00-800-2797-825-1 (outside the U.S. and Canada).

*\*Certain restrictions and limitations apply. The cost of any goods or services purchased through Crystal Card Concierge on the cardholder's behalf are the cardholder's responsibility and will be billed directly to the cardholder's Crystal Visa Infinite Card. Crystal Card Concierge services are provided under contract to City National Bank by a third-party provider of concierge services.*

*\*\*The primary cardholder on the Crystal Visa Infinite Card account is generally the individual whose name appears first on the account in City National Bank's records. To confirm if you are the primary cardholder on the account, please review your Crystal Visa Infinite Card statement or contact our Customer Service at 1-800-773-7100.*

## Crystal Card Experiences

Crystal Card Experiences offers exclusive once-in-a-lifetime experiences not usually available to the general public. Receive special invites from City National Bank to theatre, music, sports and more. A limited quantity of tickets will be available on a first come, first served basis.

## Global Entry Application Fee Statement Credit

### What is the Global Entry Application Fee Statement Credit program?

Apply for Global Entry, an expedited airport security program, using your Crystal Visa Infinite Card to pay your application fee (currently \$100) and receive a one hundred dollar (\$100) 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.

For more information about Global Entry and the application process, visit [globalentry.gov](http://globalentry.gov).

### Terms and Conditions

- You must be an eligible U.S. Crystal Visa Infinite Cardholder to participate in this offer.
- You must use the U.S. Crystal Visa Infinite Card to complete the Global Entry application and pay a \$100 application fee with your Crystal Visa Infinite Card.
- Global Entry is a U.S. Government program, operated by U.S. Customs and Border Protection (CBP). Visa and City National 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 [ttp.cbp.dhs.gov](http://ttp.cbp.dhs.gov).

- One hundred dollar (\$100) statement credit will be processed after the Global Entry program application fee is charged to an eligible Crystal Visa Infinite Card. Holders of eligible Crystal Visa Infinite Cards are entitled to one (1) \$100 statement credit per card every four (4) years in connection with the Global Entry program application fee. Please allow six to eight (6) to (8) weeks after the Global Entry program application fee is charged to an eligible Crystal Visa Infinite Card for a statement credit to be posted to the Crystal Visa Infinite Card account.
- Cardholders are responsible for payment of all charges until the statement credit posts to the account.
- Visa and City National Bank reserve the right to modify or cancel this offer at any time and without notice.
- This benefit may be subject to taxation and/or Form 1099 reporting. Taxes, if any, are the responsibility of the Crystal Visa Infinite Cardholder.

## Priority Pass™ Select Membership

### What is the Priority Pass Select membership and how do I receive the benefit?

Through the Priority Pass Select program, Crystal Visa Infinite Cardholders and their accompanying guests have access to over 1,200 airport VIP lounges in more than 120 countries and 400 airports worldwide currently participating in the Priority Pass Select program, regardless of their choice of airline, class of ticket or membership in an airline lounge program.<sup>1</sup>

The Crystal Visa Infinite Cardholder must be enrolled in the Priority Pass Select program to enjoy the program benefits. Any owner of the Crystal Visa Infinite account may enroll up to a maximum of two (2) Crystal Visa Infinite Cardholders on the account (as authorized by the Crystal Visa Infinite Card account owner) as members in the Priority Pass Select program by following the enrollment instructions available after logging in to the account owner's City National Online® account at [cno.cnb.com](http://cno.cnb.com) (each such enrolled cardholder is hereinafter referred to as a "Member"). Owner(s) of the Crystal Visa Infinite Card account as well as any authorized users on the account are eligible to be Members provided they are at least 18 years of age.

Once enrolled, each Member will receive a Priority Pass Select membership card for lounge access and a listing of the participating lounges. Priority Pass Select membership will be for an initial period of one year, after which time the membership will lapse unless the Member is re-enrolled in Priority Pass Select. Any account owner may re-enroll an existing Member, or make changes to cardholders enrolled as Members, by following the instructions available after logging in to the account owner's City National Online account at [cno.cnb.com](http://cno.cnb.com), without charge of a membership fee, on an annual basis during the anniversary month in which the applicable Crystal Visa Infinite Cardholder was first enrolled in the Priority Pass Select program, provided the Crystal Visa Infinite Card account is open and in good standing.<sup>2</sup> If the Crystal Visa Infinite Card account is closed for any reason, all memberships for that account in the Priority Pass Select program will be cancelled, and each Member cardholder shall destroy the cardholder's Priority Pass Select membership card, or return the membership card, cut in two, to City National Bank, P.O. Box 54830, Los Angeles, CA 90054, Attention: Credit Card Operations.

### What benefits do Crystal Visa Infinite Cardholders receive with their Priority Pass Select membership?

Priority Pass Select offers Members the following benefits:

- Access for Members and their accompanying guests to over 1,200 participating airport VIP lounges across 120 countries and over 400 airports worldwide, regardless of the class of travel or airline.<sup>1</sup>
- Relaxing ambience — for both Members and guests.
- Complimentary refreshments and snacks at many lounges.
- High-speed internet service, meeting rooms and other amenities at many lounges.
- Notwithstanding the Conditions of Use (as referenced below), City National Bank will cover the access charge for visits by each Member. For any guests accompanying a Member, the Member's Crystal Visa Infinite Card will be charged \$32 per guest, per visit.

Please review the Conditions of Use in the Lounge Listing accompanying your Priority Pass Select membership card, or at [www.prioritypass.com](http://www.prioritypass.com). By using the Member's Priority Pass Select membership card, the Member agrees to the Conditions of Use, as such Conditions of Use may be amended from time to time by Priority Pass, except as such Conditions of Use are modified by the terms and conditions described herein.

<sup>1</sup> Priority Pass Select is an independent airport lounge access program and is neither owned nor otherwise affiliated with City National 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. All participating lounges are owned and operated by third party organizations, and none of Priority Pass Select, City National 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. Members must adhere to all rules of participating lounges. See participating lounge rules in the lounge listing sent to you with the Priority Pass Select membership card or visit [www.prioritypass.com](http://www.prioritypass.com). For access to a participating airport lounge, the Member must present his or her Priority Pass Select membership card and a boarding pass or valid flight ticket (depending on the lounge) for the same day of travel. **Note:** Presentation of a Crystal Visa Infinite Card will not gain the Member access into a lounge. In some cases, a Member must be 21 years of age to enter a participating lounge without a parent or guardian, in which event personal identification also may be required.

<sup>2</sup> To be in "good standing" the Crystal Visa Infinite Card account must not be (i) delinquent or otherwise in default, (ii) have been cancelled or closed by you or City National Bank, or (iii) otherwise not available as a source for funding. The Crystal Visa Infinite Card account owner(s) may change the cardholders enrolled in the Priority Pass Select program on an annual basis by contacting their Relationship Manager.

## Troon Rewards and Troon Privé

### **What are the Troon Rewards and Troon Privé benefits and how do I use them?**

#### Troon Rewards

Save on gold tee times, merchandise and instruction with your Crystal Visa Infinite Card. Your card entitles you to automatic Platinum Status and 20% off when you sign up for Troon

Rewards®. Troon Rewards is a loyalty program through which members can use discounts on merchandise and golf fees at over 150+ resorts and daily-fee courses worldwide. Certain restrictions apply. Visit [troongolfrewards.com/visainfinite](http://troongolfrewards.com/visainfinite) to sign up and book tee times today. To change or cancel a golf tee time reservation, please contact the golf property directly.

### **Troon Privé**

Troon Privé represents a global portfolio of high-end, private clubs. 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. To request a round, please visit [troongolfrewards.com/visainfinite](http://troongolfrewards.com/visainfinite). To change or cancel a reservation, please contact the Troon Privé property directly.

### **Troon Rewards Terms and Conditions**

Crystal Visa Infinite Cardholders are entitled to receive complimentary Platinum status in the Troon Rewards® program. An eligible Crystal Visa Infinite Card is required for tee time reservations. At the Platinum membership level, the Cardholder will be entitled to a 20% discount on golf fees reserved on the Visa Infinite Troon website or on merchandise purchases made at the golf properties when using their Crystal Visa Infinite Card. None of Troon, Visa, its issuers, any of its concierge providers and City National Bank are responsible for any claims or damages arising from this benefit. By reserving through Troon, the Crystal Visa Infinite Cardholder consents to be bound by all of the above terms and conditions. Troon, City National Bank and Visa reserve the right to modify or cancel this benefit at any time without notice.

### **Troon Privé Terms and Conditions**

Crystal Visa Infinite Cardholders are invited to reserve tee times at participating Troon Privé private clubs at a rate of \$99 (plus tax where applicable) per player per round. Cardholders may bring up to three (3) guests at the same rate on each tee time they make and may play each Troon Privé course up to two (2) times per year at the \$99 per player per round rate. Crystal Visa Infinite Cardholders may request a round by using the form provided at [troongolfrewards.com/visainfinite](http://troongolfrewards.com/visainfinite). Restrictions on course availability may apply. An eligible Crystal Visa Infinite Card is required for tee time reservations. None of Troon, City National Bank, Visa and any of its concierge providers are responsible for any claims nor damages arising from this benefit. By reserving through Troon, the Crystal Visa Infinite Cardholder consents to be bound by all the above terms and conditions. Troon, City National Bank and Visa reserve the right to modify or cancel this benefit at any time without notice.

### **Troon Rewards and Troon Privé Limitations of Liability**

The Crystal Visa Infinite Cardholder and all guests of the cardholder agree to comply with all applicable venue regulations with respect to the above benefits. In redeeming these benefits, the Crystal Visa Infinite Cardholder and each guest of the cardholder, on behalf of himself/herself and his/her immediate family members (spouse, parents, children and siblings and their spouses) and individuals living in the same households of such participants, whether or not related, agrees to release and hold harmless officers, directors, employees, agents and assigns of City National Bank, Troon, Visa Inc., Visa U.S.A., Inc., Visa International Service Association, Qualfon, Inc. and their respective parents, subsidiaries, successors, affiliates, and related companies, client financial institutions, prize suppliers, and advertising, promotion and marketing agencies, including International Merchandising Company, LLC, (collectively, the "Released Parties") from any and all liability or damage of any kind (including personal injury) resulting from or

arising from participation in the event or acceptance, possession, use, misuse or nonuse of the benefits (including any travel or travel-related activity thereto).

## **Visa Infinite Car Rental Privileges**

### **What is the Visa Infinite Car Rental Privileges benefit?**

Crystal Visa Infinite Card account holders enjoy privileges such as special discounts and upgrades, dedicated service and VIP amenities, as well as reward program benefits, when they enroll in reward programs from Avis®, National® and Silvercar. Benefits are subject to each car rental company's terms and conditions, which are subject to change.

Learn more about Visa Infinite Car Rental Privileges at [cnb.com/crystalbenefits](http://cnb.com/crystalbenefits).

### **AVIS**

#### **Crystal Visa Infinite Cardholder benefits with Avis**

Crystal Visa Infinite cardholders can take advantage of complimentary enrollment in Avis Preferred Plus, and save up to 30% off base rates on qualifying rentals. Also includes weekend rentals free of time and mileage charges\* and up to 10% off base rates on Select Series rentals.

\*The following fees and charges are extra: Fuel charges, all taxes and fees (including, but not limited to, Air Conditioning Excise Recovery Fee, Concession Recovery Fee, Vehicle License Recovery Fee, Energy Recovery Fee, Tire Management Fee, and Frequent Traveler Fee), all surcharges (including, but not limited to, Customer Facility Charge and Environmental Fee Recovery Charge), and all optional charges, such as Loss Damage Waiver (LDW) and refueling.

To reserve online, go to [cnb.com/crystalbenefits](http://cnb.com/crystalbenefits) or [avis.com/visainfinite](http://avis.com/visainfinite). You may also call Crystal Card Concierge at (800) 595-8950 for reservation assistance or Avis Reservations at 800-633-3469 and provide the Avis Worldwide Discount (AWD) S107100.

#### **Terms and Conditions with Avis**

Avis Terms and Conditions: Discount applies to base rate only at participating locations. Discount varies by rental date, location and vehicle type. Taxes, other governmentally-authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional drive fee, one-way rental charge and optional terms such as Loss Damage Waiver (LDW) up to \$30 per day are extra. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply.

Visa Terms & Conditions: Offer subject to change, and is based on the individual merchant's terms and conditions. Void where prohibited or restricted by law. Any taxes are the sole responsibility of the purchaser.

### **HERTZ®**

#### **Crystal Visa Infinite Cardholder benefits with Hertz**

Crystal 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. For full Terms & Conditions and to book your car rental online or enroll in Hertz Gold Plus Rewards today go to [hertz.com/visainfinite](http://hertz.com/visainfinite).

Benefits include:

- Special Savings and best available rates at participating locations.

- Two-hour grace period on returns in the U.S.
- Faster service with ability to skip the counter at over 50 of the world's largest airports with Hertz Gold Plus Rewards
- Complimentary one-car-class upgrade, based on availability
- 10% point acceleration for members enrolled in Hertz Gold Plus Rewards

To redeem this offer go directly to [hertz.com/visainfinite](https://www.hertz.com/visainfinite), call Hertz Reservations at 800-654-3131 with the **CDP code 2150933** or call Crystal Card Concierge at 800-595-8950 to book and pay with your Crystal Visa Infinite Card (CDP code required).

#### **Terms and Conditions with Hertz**

Hertz Terms & Conditions: Benefits are valid when you pay with your Crystal Visa Infinite Card and use your Visa Infinite CDP at the time of reservation and are enrolled in Hertz Gold Plus Rewards®. Standard rental qualifications apply, see [www.hertz.com/visainfinite](https://www.hertz.com/visainfinite) for full terms and conditions.

### **NATIONAL CAR RENTAL**

#### **Crystal Visa Infinite Cardholder benefits with National Car Rental**

Crystal Visa Infinite Cardholders save up to 25% on qualifying rentals of any size car at participating locations in the United States, Canada, Latin America and the Caribbean. In addition, receive complimentary Emerald Club® Executive level membership.

To redeem this offer, book online at [cnb.com/crystalbenefits](https://cnb.com/crystalbenefits). You may also call Crystal Card Concierge at 800-595-8950, or National at 800-227-7368 and mention code 5030849. Offer redemption is solely the responsibility of National Car Rental.

#### **Terms and Conditions with National**

National Terms and Conditions: Discount applies to base rate only at participating locations. Discount varies by rental date, location and vehicle type. Taxes, other governmentally authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional driver fee, one-way rental charge and optional items such as Loss Damage Waiver (LDW) up to thirty dollars (\$30) per day are extra. In the U.S., check your insurance and/or credit card for rental vehicle coverage. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply.

Visa Terms & Conditions: Offer subject to change, and is based on the individual merchant's terms and conditions. Void where prohibited or restricted by law. Any taxes are the sole responsibility of the purchaser.

### **SILVERCAR**

#### **Crystal Visa Infinite Cardholder benefits with Silvercar**

Crystal Visa Infinite Cardholders save up to 30% (with guaranteed minimum discount of 10%) on rentals when they pay with their Crystal Visa Infinite Card. To redeem this offer, visit [silvercar.com/partners/vinfinite](https://silvercar.com/partners/vinfinite) and create a Silvercar account using your Crystal Visa Infinite Card. Conditions apply. See Terms & Conditions with Silvercar for details.

#### **Terms and Conditions with Silvercar**

Silvercar Terms and Conditions: Offer valid for U.S.-issued Crystal Visa Infinite Credit Cards. You must validate card eligibility and register at [silvercar.com/partners/vinfinite](https://silvercar.com/partners/vinfinite) to receive a discount of up to 30% (with a guaranteed minimum discount of 10%) on qualifying Silvercar rentals. To reserve within the Silvercar app, you must validate card eligibility and

create a Silvercar account with your Crystal Visa Infinite card as the payment card on file. To receive the discount, your validated U.S.-issued Crystal Visa Infinite Card must be used for bookings. A booking or change to an existing booking using a non-U.S.-issued Crystal Visa Infinite Card for payment will not receive the discount. Discount must be applied at the time of booking and may not be added before or after the time of rental. Discount applies to base rental rate before surcharges and taxes. No blackout dates. Offer not valid with any other offer unless stated otherwise.

#### **Visa Terms and Conditions**

Offer subject to change, and is based on the individual merchant's terms and conditions. Void where prohibited or restricted by law. Any taxes are the sole responsibility of the purchaser.

### **Visa Infinite Hotel Privileges**

#### **What is the Visa Infinite Hotel Privileges benefit?**

Enjoy special benefits from leading hotels, like VIP amenities from Relais & Châteaux, a prestigious association of approximately 500 luxury properties worldwide. Your benefits at Relais & Châteaux properties may include a VIP welcome and complimentary breakfast\*.

Visit [cnb.com/crystalbenefits](https://cnb.com/crystalbenefits) or call Crystal Card Concierge for more details and to book your stay.

\*Complimentary breakfast available at approximately 140 participating properties. Must book 72 hours in advance through Crystal Card Concierge. Limited to stays of up to seven (7) consecutive nights. See [relaischateaux.com/us/p/visainfinite-us](https://relaischateaux.com/us/p/visainfinite-us) for a list of participating properties.

#### **Terms and Conditions**

- You must be an eligible U.S. Crystal Visa Infinite Cardholder to participate in the Relais & Châteaux offers.
- Only hotel stays booked at least 72 hours in advance through Crystal Card Concierge and paid for on your Crystal 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 [relaischateaux.com/visainfinite-us](https://relaischateaux.com/visainfinite-us). 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 these offers at any time and without notice.

### **Visa Infinite Luxury Hotel Collection**

#### **What is the Visa Infinite Luxury Hotel Collection benefit?**

The Visa Infinite Luxury Hotel Collection delivers a premium collection of benefits. Reserved for Visa Infinite cardholders (which include Crystal Visa Infinite Cardholders), this unique set of benefits' is 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
- \$25 USD food or beverage credit
- VIP Guest status

- 3PM check-out upon request, when available
- Special amenity unique to each property, such as an additional dining credit or spa credit\*\*

A selection of superior properties — including brands like Peninsula, Park Hyatt, and Shangri-La — comprise the Visa Infinite Luxury Hotel Collection. From boutique gems to world famous resorts, each hotel is evaluated annually to help ensure it continues to meet the highest standards.

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 the Visa Infinite Luxury Hotel Collection website or through Crystal Card Concierge for benefits to apply. Some properties may require a minimum night stay or require booking certain room categories to receive the additional complimentary benefit. Please consult the terms and conditions for each property.

\*\*Benefits vary by property.

Note: Crystal Visa Infinite Cardholders also have access to the Visa Signature Luxury Hotel Collection, which offers the first 2 benefits listed above at more than 900 properties worldwide when they book a stay on the Visa Signature Luxury Hotel Collection website.

### **How does this benefit work?**

#### **Card Eligibility**

Only eligible Crystal Visa Infinite Cards may book hotels at [visainfinitehotels.com](http://visainfinitehotels.com) and receive special Visa premium card benefits.

#### **Best Available Rate Guarantee**

The best publicly available rates are guaranteed whenever you book with the Visa Infinite Luxury Hotel Collection.

If you find a lower room rate\*\*\* on another website within 24 hours of making a booking with us, we will match the rate.

\*\*\*The lower rate found must:

- Have identical booking requirements and policies for payment and cancellation as your Visa Infinite Luxury Hotel Collection booking
- Be for the same hotel, room type, stay dates/length, and number of guests
- Be publicly viewable and verifiable on the other website
- Be for room only, exclusive of other benefits or perks

#### **Full Terms & Conditions are below**

To make a claim, simply complete the Best Available Rate Guarantee online claim form within 24 hours of making your Visa Infinite Luxury Hotel Collection booking. Your claim will be reviewed and you will be contacted within 48 hours.

Please note: Hotel cancellation policies vary greatly. Many of our hotels are flexible and allow cancellation up to 24 hours in advance of your stay. The Visa Infinite Luxury Hotel Collection understands that sometimes travel plans change, and therefore does not charge additional change or cancel fees.

#### **Best Available Rate Guarantee Terms and Conditions**

The Visa Infinite Luxury Hotel Collection guarantees the best publicly available rates for all of our hotels, subject to the following terms and conditions:

Claim must include the lower rate and exact link (URL) where it can be confirmed.

- An additional \$75 Food & Beverage credit, on top of the existing \$25 Food & Beverage credit

The following rates do not qualify:

- Pre-paid, non-cancellable, and/or non-refundable rates
- Rates available on auction or flash sale websites like (but not limited to) Priceline or Hotwire
- Reward program rates, corporate/group rates, government rates and/or other rates not available to the general public
- Packaged rates that include the room with other travel and/or entertainment goods and services such as (but not limited to) airline tickets, car rentals, or show tickets

If the lower rate is verified, your nightly rate will be adjusted to reflect it.

The rate and/or benefits cannot be combined with hotel specific special offers or packaged promotions or other rates not publicly viewable.

The Visa Infinite Luxury Hotel Collection has the sole right to determine the validity of any claim.

The Visa Infinite Luxury Hotel Collection has the discretion to determine if a competing rate is genuinely available.

In the case of a dispute, the Visa Infinite Luxury Hotel Collection's decision is final.

The Visa Infinite Luxury Hotel Collection reserves the right to modify this Best Available Rate Guarantee at any time.

#### **Automatic Room Upgrade Upon Arrival**

Upon availability at check-in, you will be upgraded to the next highest room class for the duration of your stay.

#### **Complimentary In-Room Wi-Fi**

Upon check-in you will be provided with complimentary in-room Wi-Fi, if available, for the duration of your stay.

#### **Complimentary Continental Breakfast Daily**

For the length of your stay, you and one guest will receive complimentary continental breakfast daily. If the hotel does not offer continental breakfast, they will offer another dining or other benefit of equal value based on local market rate.

#### **\$25 U.S. Dollars (USD) Food or Beverage Credit**

During your hotel stay you will receive a \$25 USD credit at check-out. Limit of one \$25 USD credit per room, per stay. A stay is defined as consecutive nights spent at the same hotel, regardless of check-in/check-out activity. Any charges over and above the credit described above will be applied directly to your account to settle upon departure. Credit has no cash value and is not valid on room rate or third party services.

#### **VIP Guest Status**

As a guest through the Visa Infinite Luxury Hotel Collection, you will be recognized within the hotel as a VIP Guest. VIP Guest services and amenities differ by property.

#### **3PM Checkout Upon Request**

Late checkout is available upon request, upon availability by the hotel. At the time of check-in, or during the course of your stay, you may contact the front desk and request late checkout up to 3 PM.

#### **Special Amenity Unique To Each Property**

Enjoy an additional complimentary benefit available at a special collection of properties in the Visa Infinite Luxury Hotel Collection. Some properties may require a minimum night stay or require booking certain room categories. Please consult the terms and conditions for each property.

The complimentary benefit\*\*\*\* may be one of the following, but not inclusive, to:

- A \$100 spa or golf credit

- A \$100 credit towards room rate  
(All credits are USD.)

\*\*\*\* 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 Crystal Card Concierge for benefits to apply. Some properties may require a minimum night stay or require booking certain room categories to receive the additional complimentary benefit. Please consult the terms and conditions for each property.

## Visa Signature Perks

Your Crystal Visa Infinite Card also gives you access to Visa Signature benefits, such as\*:

\*Certain restrictions, limitations, and exclusions apply. For more details, go to [cnb.com/crystalbenefits](http://cnb.com/crystalbenefits).

**Travel** – Receive complimentary discounts and upgrades at top hotels, resorts, and cruise lines.

**Entertainment** – Enjoy access to discount movie tickets and entertainment perks and offers at [visa.com/signature](http://visa.com/signature).

**Fine Wine & Food** – Indulge your passion for everything gourmet with special dining and wine experiences. Attend dining events, enjoy complimentary wine tastings and discounts at over 60 Sonoma County wineries.

**Sports** – Get up close and personal at once-in-a-lifetime sporting events. Plus treat yourself to premier golf perks and game-day experiences.

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Whenever you need emergency service or answers, call the Benefit Administrator, 24 hours a day, 365 days a year, at **1-800-Visa-911** (1-800-847-2911).

For calls outside the United States, call collect at 303-967-1096.



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