

## **TERMS & CONDITIONS FOR ROADSIDE ASSISTANCE TIER 1**

This document details the assistance services provided by AXA Assistance USA, Inc. ("AXA") and for which you may be eligible as described herein.

**Eligibility:** In order to be eligible for the services and benefits described below, offered by Navy Federal Credit Union and provided through AXA, you must be a Cardmember as defined below.

**Duration of Coverage:** The coverage period of the services described herein, rendered by AXA, runs concurrent with the validity of your More Rewards American Express® Card account. If for any reason your More Rewards American Express® Card account is terminated or cancelled, your eligibility to receive the services described herein will be immediately canceled.

**Access:** The services and benefits offered in this program will be arranged by AXA. The benefits described herein are non-transferable.

### **Availability of Services:**

AXA Assistance's services are available worldwide, with the exception of those countries and territories which are the subject of governmental or quasi-governmental economic or political sanctions, which may be involved in an international or internal conflict, or where the existing infrastructure is deemed inadequate by AXA Assistance to guarantee service.

### **24-HOUR TOLL-FREE ACCESS WORLDWIDE:**

To facilitate obtaining the services, AXA will offer multi-lingual telephonic and facsimile access, where available, 24 hours a day, 365 days a year.

### **For 24-hour assistance call:**

**Toll Free number** – 1-866-643-6873

**Collect number** – 312-935-9241

**Cardmember** means a person who has entered into an agreement establishing an account with Navy Federal Credit Union which entitles such person to make purchases at merchants using a card or other payment method or device issued by Navy Federal Credit Union in the United States under license from American Express.

## **AMERICAN EXPRESS ROADSIDE ASSISTANCE TIER 1**

### **Content of the Assistance Services**

### **24-hour Roadside Assistance Services Include:**

#### **Towing, Emergency Roadside Repairs**

If the Vehicle is immobilized due to:

1. An accident; or
2. A breakdown,

AXA will then activate our towing contractors and direct them to the place of incident for emergency roadside repairs or will tow the vehicle to the nearest repair facility or a safe storage place. All costs relating to this service shall be borne directly by the Cardmember. Any advanced payment and associated delivery fees shall be reimbursed to AXA through the debit of the Cardmember's More Rewards American Express® Card account.

**Geographical Territory** means United States, Canada, and Puerto Rico.

**Vehicle** means an automobile, motorcycle or “RV” owned by or under the control of the Cardmember.

#### **Repatriation of Vehicle**

While driving outside the United States but within the Geographical Territory, if the Vehicle, following an accident or breakdown, is immobilized, and the Cardmember decides to have the Vehicle repatriated to his country of residence, he shall contact AXA who will then arrange for the Vehicle to be repatriated back to the residence of the Cardmember. All costs relating to this service shall be borne directly by the Cardmember. The advanced payment and associated delivery fees are reimbursed to AXA through the debit of the More Rewards American Express® Card account.

#### **Hotel Accommodation Assistance**

If the Vehicle, following accident or breakdown, is immobilized and the circumstances require the Cardmember to stay until completion of emergency repairs, the Cardmember may contact AXA to arrange for hotel accommodation. All costs relating to this benefit will solely be borne by the Cardmember. The advanced payment and associated delivery fees shall be reimbursed to AXA through the debit of the Cardmember’s More Rewards American Express® Card account.

#### **Alternative Transport Assistance**

If the vehicle is verified immobilized by an authorized mechanic due to an accident or breakdown, AXA can arrange for an appropriate mode of transport for the Cardmember to complete his/her journey to the planned destination. Alternatively, AXA can also arrange for an appropriate mode of transport for the Cardmember to return to their residence upon an accident or a breakdown. All costs relating to this benefit will solely be borne by the Cardmember. The advanced payment and associated delivery fees are reimbursed to AXA through the debit of the Cardmember’s More Rewards American Express® Card account.

**Cost of the Assistance Services Provided:** Most of the assistance services (e.g. dispatch of towing/repair service or arrangement for alternate forms of transportation) are offered to Cardmember at no cost. All service costs incurred for the actual towing and repairs or other service costs (e.g. hotel accommodations) are the responsibility of the Cardmember. Additionally, according to circumstances and depending on the nature of the requested service, AXA may have to provide cash advances against the Cardmember’s account, subject to the Cardmember’s approval and any applicable transaction fees. In this case, the advanced payment, and associated delivery fees are reimbursed to AXA through the debit of the Cardmember’s More Rewards American Express® Card account, subject to prior approval by Navy Federal Credit Union. In the event approval for the charge is not granted by Navy Federal Credit Union, the payment coverage/monetary advance will not be provided.