

Your Guide to Benefits

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FOR QUESTIONS ABOUT YOUR ACCOUNT, BALANCE, OR REWARDS POINTS (IF APPLICABLE) PLEASE CALL THE CUSTOMER SERVICE NUMBER ON YOUR STATEMENT OR ON THE BACK OF YOUR CARD.

\$250,000 WORLDWIDE AUTOMATIC TRAVEL ACCIDENT INSURANCE

Policy # 6404-63-49

Description of Coverage

THE PLAN: As an eligible cardholder, you, your spouse and unmarried dependent children will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to your card account. If the entire cost of the passenger fare has been charged to your card account prior to departure for the airport, terminal or station, coverage is also provided for common carrier travel (including taxi, bus, train or airport limousine, but not including courtesy transportation); immediately, a) preceding your departure, directly to the airport, terminal or station b) while at the airport, terminal or station, and c) immediately following your arrival at the airport, terminal or station of your destination. If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your card account. Common Carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.

Dependent Child(ren) 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; or 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 a full-time student at an institute of higher learning. 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.

ELIGIBILITY: This travel insurance plan is provided to eligible cardholders of First National Bank of Omaha automatically when the entire cost of the passenger fare(s) are charged to the card account while the insurance is effective. It is not necessary for you to notify First National Bank of Omaha, the administrator or the Company when tickets are purchased.

THE COST: This travel insurance plan is provided at no additional cost to eligible cardholders.

THE BENEFITS: The full Benefit Amount is payable for accidental loss of life, two or more members, sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. "Member" means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers 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 they are later reattached. "Benefit Amount" means the Loss amount applicable at the time the entire cost of the passenger fare is charged to an eligible card account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple charge cards obligate the Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual insured as the result of any one accident. 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.

EXCLUSIONS: This insurance does not cover loss resulting from: 1) an Insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2)

suicide, attempted suicide or intentionally self inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism; 4) travel between the Insured Person's residence and regular place of employment. This insurance also does not apply to an accident occurring while an Insured is in, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passenger who temporarily perform pilot or crew functions in a life threatening emergency. This insurance does not apply to an Accident occurring while an Insured Person is in, entering, or exiting any aircraft owned, leased or operated by the Policyholder or any aircraft owned, leased or operated by an employee of the Policyholder on behalf of the Policyholder. This exclusion does not apply to aircraft chartered with pilot or crew on a one time charter basis.

CLAIM NOTICE: Written Notice of Claim must be given to us or any of our appointed agents or brokers within twenty (20) days after the occurrence or commencement of any Loss covered by this policy or as soon as reasonably possible. Notice must include enough information to identify the Insured Person and Policyholder. Failure to give Notice of Claim within twenty (20) days will not invalidate or reduce any claim if notice is given as soon as reasonably possible.

CLAIM FORMS: When we receive notice of a claim we will send the Insured Person or the Insured Person's designee, within fifteen (15) days, forms for giving us Proof of Loss. If the Insured Person or the Insured Person's designee does not receive the forms, the Insured Person or the Insured Person's designee should send us a written description of the Loss. This written description should include information covering the occurrence, character and extent of the Loss for which claim is made.

CLAIM PROOF OF LOSS: For claims involving disability, written Proof of Loss must be given to us within thirty (30) days after commencement of the period for which we are liable. Subsequent written proof of the continuance of such disability must be given to us at such intervals as we may reasonably require. Failure to give written Proof of Loss within these time frames will not invalidate or reduce any claim if notice is given as soon as reasonably possible, and in no event, except in cases where the claimant lacks legal capacity, later than one (1) year after the deadline to submit written Proof of Loss. For all claims except those involving disability, written Proof of Loss must be given to us within ninety (90) days after the date of Loss, or as soon as reasonably possible.

CLAIM PAYMENT: For benefits payable involving disability, we will pay the Insured Person or beneficiary the applicable Benefit Amount no less frequently than monthly during the continuance of the period for which we are liable. At the end of this period, we will immediately pay any remaining balance of the Benefit Amount. All payments by us are subject to receipt of written Proof of Loss. For all benefits payable under this policy except those for disability, we will pay the Insured Person or beneficiary the applicable Benefit Amount within sixty (60) days after we receive a complete Proof of Loss, if the Insured Person and Policyholder have complied with all the terms of this policy.

EFFECTIVE DATE: This insurance is effective November 1, 2016, or on the date that you become an eligible cardholder, whichever is latest; and will cease on the date the Master Policy 6404-63-49 is terminated or on the date your card account ceases to be in good standing, whichever occurs first.

HOW TO FILE A CLAIM: To obtain a claim form contact the Claim Administrator, Broadspire, a Crawford company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Broadspire, a Crawford company, P.O. Box 792190, San Antonio, TX 78279, Phone Number 855-830-3719 Fax Number 855-830-3728.

Answers to specific questions can be obtained by writing the Plan Administrator.

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: First National Bank of Omaha. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

Plan Administrator:
The Direct Marketing Group, Inc.
9931 S. 136th Street, Suite 100
Omaha, NE 68138

Plan Underwritten By:
Federal Insurance Company a member insurer of the
Chubb Group of Insurance Companies
15 Mountain View Road, P.O. Box 1615
Warren, NJ 07061-1615



\$50,000 EXCESS AUTOMATIC COLLISION DAMAGE REIMBURSEMENT

Provided to Cardholders at no extra cost

Policy # 9906-95-90

Summary of Coverage

The Plan

As an eligible Insured* you are eligible to receive reimbursement for repair or replacement of a Rented Automobile***, as a result of Collision Damage to a Rented Automobile. Reimbursement will be on an Actual Cash Value**** basis for loss which the Insured is responsible, when the loss occurs anywhere in the world. This coverage applies provided the entire rental fee for the Rented Automobile has been charged or debited to your Account; and, provided you have rejected, at the time of rental, any waiver of liability for Collision Damage available from the Rental Agency*****.

* Insured means Cardholders, Cardmembers and Account holders of the Policyholder. Cardholder means an individual who has been issued an Account card by the Policyholder. Cardmember means any authorized primary or additional card user who has been issued an Account card by the Policyholder. Account holder means any individual who has an open and active Account with the Policyholder.

** Collision damage means the direct and accidental damage to a Rented Automobile caused by upset or collision with another object. Collision Damage does not include loss caused by missiles, falling objects, fire, theft or larceny, explosion, earthquake, windstorm, hail, water, flood, malicious mischief or vandalism, riot or civil commotion.

*** Rented Automobile means a four-wheeled private passenger type motor vehicle or a mini-van manufactured and designed to transport a maximum of seven passengers and used exclusively to carry passengers. A Rented Automobile must be designed for travel on public roads and rented from a licensed rental company. Off-road, antique or limited edition vehicles are excluded, as are trucks, recreational vehicles, campers, pick-up trucks and mini-buses.

**** Actual Cash Value means the cost to repair or replace the Rented Automobile at the time of loss, less depreciation.

***** Rental Agency means a commercial automobile rental company under the laws of the applicable jurisdiction.

This Collision Damage reimbursement is provided to you, as an Insured, automatically when the entire rental fee for the Rented Automobile is charged or debited to your Account. It is not necessary for you to notify the Insurance Company or Plan Administrator at the time the rental fee is charged or debited to your Account.

The Cost

This coverage is provided at no additional cost to eligible Insureds under the master policy issued to First Bankcard† by Federal Insurance Company (the Company).

Amount of Insurance

The Company's liability will be for a maximum reimbursement of \$50,000. From the amount of reimbursement due the Insured, the amount of any valid and collectible insurance will be deducted. In no event will the Company be liable beyond the amounts actually paid by the Insured.

Exclusions

Coverage does not apply to loss resulting from the following:

- Any dishonest, fraudulent or criminal act of the Insured.
- Forgery by the Insured.
- Loss due to war or confiscation by authorities.
- Loss due to nuclear reaction or radioactive contamination.
- The Insured being intoxicated, as defined by the laws of the jurisdiction where the loss occurred or under the influence of any narcotic unless prescribed by a physician.
- Intentional damage to the Rented Automobile by the Insured.
- Damage which is due and confined to wear and tear, freezing, mechanical or electrical breakdown or failure.
- Damage to tires unless the loss be coincident with a covered loss.
 - Use of the Rented Automobile to carry passengers and property for hire.
 - Use of the Rented Automobile in tests, races or contests.
 - Use of the Rented Automobile by a person other than the one authorized to operate the Rented Automobile by the terms of the Rental Agreement.

- The Rented Automobile being operated or located in any territory prohibited by the terms of the Rental Agreement.
- Loss of use of the Rented Automobile.

Effective Date

This plan is effective November 1st 2016 and will cease on the date the master policy terminates (in which case you will be notified by the Policyholder), or on the date you no longer qualify as an eligible Insured, or on the expiration date of the applicable period of coverage for the Insured, whichever occurs first.

The coverage period will not exceed thirty-one (31) consecutive days, or forty-five (45) consecutive days if the Insured is an employee of an organization which has provided an Account card to the Insured for business use.

Misrepresentation and Fraud

Coverage of the Insured will be void if, at any time, the Insured has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the interest of the Insured herein, or in case of any fraud or false swearing by the Insured relating thereto.

Coverage for an Insured will be void if, whether before or after a loss, the Policyholder or its subscribing organization(s) has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the interest of the Insured therein, or in case of any fraud or false swearing by the Policyholder or its subscribing organization(s) relating hereto.

Claim Procedure

The Insured must send the Company written notice of a claim, including the Insured's name and policy number, within 45 days after a covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. To file a sworn Proof of Loss, the Insured must send the following information to the Company or its authorized representative:

- A copy of the Account statement showing the automobile rental transaction.
- A copy of the automobile rental agreement.
- A copy of the police report.
- A copy of the initial claim report submitted to the automobile Rental Agency.
- A copy of the paid claim presented by the automobile Rental Agency for the Collision Damage for which the Insured is responsible.
- Proof of submission of the loss to and the results of any settlement or denial by the applicable insurance carrier(s).
- If no other insurance is applicable, a notarized statement from the Insured to that effect.

How To File a Claim

To obtain a claim form contact the Claim Administrator, Broadspire, a Crawford company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Broadspire, a Crawford company, P.O. Box 792190, San Antonio, TX 78279, Phone Number 855-830-3719 Fax Number 855-830-3728.

For Insureds Who Are New York State Residents

To the extent that this plan provides insurance against damage to a rented motor vehicle, the following terms and conditions apply: (1) The period of insurance coverage will not exceed thirty-one (31) consecutive days, or forty-five (45) consecutive days if the Insured is an employee of an organization which has provided the Account Card to the Insured for business use; (2) The insurance provided by this plan will be excess over any other valid and collectible insurance covering the rented motor vehicle. However, the insurance provided under this plan may be primary if specifically provided for under the terms of this plan and if the following criteria is met: (a) The motor vehicle is rented for use outside the United States, its territories and possessions; or (b) The Insured is an employee of an organization which has provided the Account Card to the Insured for business use; and (c) The motor vehicle is rented without a driver.

As a handy reference guide, please read this document and keep it in a safe place with your other insurance documents. This Summary of Coverage is not a contract of Insurance but is simply an informative statement to eligible Insureds 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 First Bankcard†, herein referred to as the Policyholder. If a statement in this Summary of Coverage and any provision in the policy differ, the policy will govern.

Plan Administrator:
The Direct Marketing Group, Inc.
9931 S. 136th Street, Suite 100
Omaha, NE 68138

Plan Underwritten By:
Federal Insurance Company
a member insurer of the
Chubb Group of Insurance Companies
15 Mountain View Road, P.O. Box 1615
Warren, NJ 07061-1615



TRAVEL AND EMERGENCY ASSISTANCE SERVICES

What is this benefit?

This benefit offers services designed to help you in case of an emergency while traveling. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available when you are away from home, 24 hours a day, 365 days a year. (Please keep in mind 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.)

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible card issued in the United States. Your spouse and children [provided children are dependents under twenty-two (22) years old] may all benefit from these special services.

How do I use these services when I need them?

Simply call the toll-free, 24-hour Benefit Administrator line at **1-800-992-6029**. If you are **outside the United States, call collect at 804-673-1675**.

Is there a charge for these services?

No. Travel and Emergency Assistance Services are available to eligible cardholders at no additional charge.

Please Note: 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.

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

- **Emergency Message Service** can record and relay emergency messages for travelers, their immediate family members, or business associates. **Please Note:** The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.
- **Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition; keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your personal account. **Please Note:** 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. **Please Note:** 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 business associates 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. **Please Note:** 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. **Please Note:** 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. The Benefit Administrator can also arrange a cash advance with your issuing bank. **Please Note:** You are responsible for the cost of any replacement items shipped to you.
- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. **Please Note:** 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 prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your home or elsewhere. **Please Note:** 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.

Additional Provisions for Travel and Emergency Assistance Services: The benefit described in this Guide to Benefit will not apply to cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-992-6029, or call collect outside the U.S. at 804-673-1675.

FORM #VTEAS – 2013 (Stand 04/14)

TEAS-O

PURCHASE SECURITY & EXTENDED PROTECTION

Your credit card purchases are automatically protected!

Your credit card is automatically covered to protect nearly every item you purchase against theft, accidental damage and fire - at no extra cost! We'll also double the original manufacturer's U.S. warranty - up to 12 additional months - on almost everything you buy with your covered credit card.

Purchase Security

What is covered

- Most items you buy entirely with your covered credit card are covered for a full 90 days from the date of purchase. Purchase Security will pay up to \$1,000 per incident and \$50,000 during a customer's lifetime for covered theft, fire or accidental breakage of items you purchase with your covered credit card anywhere in the world.
- Items you purchase with your credit card and give as gifts are also covered, governed by the same conditions.
- Coverage for items in a pair or set will be limited to the cost of any particular part or parts which may be lost or damaged unless the articles are unusable individually and/or cannot be replaced individually. If the item is jewelry or fine arts and consists of articles in a pair, set of collection, the coverage will not pay more than the cost of any particular part or parts, which may be lost or damaged, regardless of any special value which such article or articles may have as a part of such pair, set or collection.

What is not covered

- Losses due to normal wear and tear, gradual deterioration and/or abuse.
- Lost items, or unlocked and unattended items stolen from public places. Theft from vehicles, unless from a locked vehicle with visible marks of forced entry present.
- Boats or motorized vehicles (including but not limited to airplanes, automobiles and motorcycles).
- Travelers check, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent. Baggage and/or its contents, unless carried by hand under the personal supervision of you or your traveling companion previously known to you.
- Plants or animals, perfumes, consumables and perishables.
- Property purchased as rebuilt, used or remanufactured items.
- Any services (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods, property or professional advice of any kind).
- Items that you damage through alteration (including but not limited to cutting, sawing, shaping).
- Loss or damage caused by fraud, abuse, war or hostilities of any kind (for example invasion, rebellion or insurrection), confiscation by any government, public authority or customs official, risks of contraband, illegal activity or acts.
- Items purchased for resale, professional or commercial use.
- Items shipped from a merchant that is discovered damaged upon receipt. (You should seek reimbursement from the merchant who sold you the item.) Items lost,

misdelivered, or under the care and control of a third party or common carrier (including airplanes, U.S. Postal Service or delivery service).

- Inherent product defects, radioactive contamination or acts of God (including but not limited to flood, wind, hail and earthquake).

How to file a claim

Keep all receipts for items purchased with your covered credit card. You'll need them if you file a claim. Here's what you do:

1. You must file a police report for any stolen item within 48 hours, regardless of whether the item was stolen in a public or private place. A copy of the police report must be available when submitting a claim.
2. Call the program administrator at 1-800-445-6500 to get a claim form. You must report your loss within 45 days, or the claim will not be honored.
3. Complete and sign the claim form and attach all requested/required documents. Include a copy of your billing statement and/or store receipt verifying the item was purchased with your covered credit card. You will be required to submit a police report for any stolen items. If this loss was covered under another policy, you may be required to submit a copy of that policy's declaration page. A photo of the damaged item may be requested for proper documentation. Return all required items to the program administrator no later than 90 days from the date of the incident or the claim will not be honored.
4. You may be required to send the damaged item and its accessories purchased at the same time, at your expense, to an address provided by the program administrator. If the item is damaged, it will be decided whether to have the item repaired or replaced at no charge, or reimburse you up to the amount paid for the item.
5. Once a claim is approved for payment, you may be required to transfer ownership of the item to the program administrator, and assign the insurance company your rights to recover the reimbursed amount under this coverage from the party or person responsible for your loss. You must do everything necessary to secure these rights and must do nothing that would jeopardize them.

Scope of coverage

- Coverage is secondary. This means, if you have any other insurance that would cover the item (such as homeowner's, renter's or auto insurance), Purchase Security will pay the amount not covered by the other insurance up to the amount charged to your covered credit card for the item.
- No rights or benefits provided to you under the Purchase Security program may be assigned or transferred (with the exception to the recipient of a covered gift).
- In no event shall the insurance hereunder apply as contributing insurance. This "non-contribution" clause shall take precedence over the "non-contribution" clauses found in other insurance or indemnity language.

Extended Protection

What is covered

- Most new products purchased entirely with your covered credit card that have an original manufacturer's U.S. warranty or U.S. store brand warranty (on U.S. store brand items) of five years or less. This program covers exactly what the original U.S. warranty covers up to a maximum of one additional year.
- If covered damage or breakage occurs within the extended warranty period, the program administrator will arrange to have the item repaired or, at its option, replaced. Extended Warranty will pay up to \$1,000 per incident and up to \$50,000 during a cardmember's lifetime. In no event will more than the actual amount charged to your covered credit card for the item be paid.
- Items purchased with your covered credit card and given as gifts are covered under the same conditions.

- If you also purchase a service contract of one year or less with your product, this Extended Protection coverage will extend the original manufacturer's U.S. warranty or U.S. store brand warranty (on U.S. store brand items) for up to one additional year after both the original manufacturer's or U.S. store brand warranty plus the purchased service contract coverage period ends.
- Motorized vehicle parts are covered if they are covered by the original manufacturer's U.S. warranty or a U.S. store brand warranty (on U.S. store brand items).

What is not covered

- Boats or motorized vehicles (including but not limited to airplanes, automobiles, and motorcycles). Used, rebuilt or remanufactured items.
- Professional services (including but not limited to the performance or rendering of labor or maintenance; repair or installation of products, goods or property or professional advice of any kind).
- Consumables or perishables.

How to file a claim

1. Call 1-800-445-6500 to get a claim form. Be sure to report a loss prior to the repair of any claimed item and within 45 days of the date when the product failed, or we will not be able to honor the claim.
2. Please mail the following items for claim processing. We must receive all required documents within 12 months of the product failure or we will not be able to honor the claim.
 - Your completed and signed claim form.
 - A copy of the manufacturer's original U.S. warranty.
 - A copy of your charge slip or account statement indicating that the item was charged to your covered credit card account.
 - A copy of the itemized store receipt for the covered item.
3. If we determine that the product is to be repaired, you will need to take it to an authorized repair facility. We will pay the repair facility directly or, at our option, pay you. If the item is not repairable we will pay the replacement cost of the item to you, not to exceed the purchase price.

General Provisions

- You agree to use due diligence and concur in doing all things reasonably prudent to avoid or diminish any loss of, or damage to, the property covered under this program.
- This document is not a policy or contract of insurance. All information in this document is subject to the terms and conditions of the Master Policy 022892 issued by the underwriter, Central States Indemnity Co. of Omaha to Accountholder Assurance Trust II. The terms and conditions of the Master Policy agree with the terms outlined in this document.
- These benefits do not apply if at the time of purchase your charge privileges have in any way been suspended or if your account has been canceled or closed.
- Coverage is effective for purchases made on or after November 1, 2016 and continues as long as the premiums are paid by the card issuer.
- Benefits are provided to all U.S.-issued cardmembers (the fifty states, the District of Columbia, Puerto Rico, U.S. Virgin Islands) who purchase covered items with their covered credit card.
- This document is your most complete source of information. Please be sure to keep it in a safe place. Features and benefits are subject to change without notice. Call 1-800-445-6500 for more information.

**Purchase Security and Extended Protection Program Administrator
1-800-445-6500**