American Express® Roadside Assistance

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

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

Duration of Coverage: The coverage period of the services described herein, rendered by AXA on behalf of *Navy Federal Credit Union*, runs concurrent with the validity of your *Navy Federal More Rewards* American Express Card account. If for any reason your *Navy Federal More Rewards* American Express Card account is terminated or canceled, your eligibility to receive the roadside assistance 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 roadside assistance services are available in the geographical territory defined below, 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

To facilitate obtaining the roadside assistance services, AXA will offer multi-lingual telephonic available 24 hours a day, 365 days a year. The access will be available for *Navy Federal Credit Union* and its eligible Cardmembers.

For 24 hour emergency assistance call:

Toll-Free number - 866-643-6873

Cardmember means a person who has entered into an agreement establishing an account 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 U.S. under license from American Express.

Vehicle means a passenger vehicle, motorcycle, or RV owned or leased by the Covered Persons, with a carrying capacity of two tons or less and registered in the United States.

Covered Person for Roadside Assistance Services means a Cardholder or Authorized User.

Geographical Territory means the U.S. (including the District of Columbia and Puerto Rico) and Canada.

DESCRIPTION OF SERVICE

For a flat fee of \$59.95 per Service Call, the 24-Hour Roadside Assistance Services include:

> 24-Hour Emergency Towing service :

If the event of a mechanical disablement, or in the absence of a replacement spare tire, the Cardmember may arrange for a tow covered to the closest suitable repair facility within the mileage radius of five miles from the disablement site.

- > Replacement of a flat tire with the replacement spare tire
- Delivery of fuel or other standard fluids (cost of the fuel or the fluids is not included)
- Lockout service (no key replacement)
- Jump start a dead or weakened battery

An additional amount may be charged in the event that the level of required services are in excess of the benefit provided under the **24-Hour Roadside Assistance Service** described above.

The flat fee as well as any additional fees for service (if applicable) will be charged to your Navy Federal More Rewards American Express Card.