Travel Accident Insurance, continued

What about purchases made outside of the U.S.?

How do I file a claim?

What do I do if my purchase is stolen or damaged?

Purchase Security

Complete, sign and return the claim form within ninety (90) days of the incident along with the following documents:

- Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for filing the Notice of Claim.

- Notice of Claim: Provide the date that your account is suspended or canceled, if applicable.

- In either case, the Benefit Administrator’s payment, replacement, or repair made in good faith will fulfill the benefit.

ADDITIONAL PROVISIONS FOR PURCHASE SECURITY

Do I have to file with my insurance company?

1-800-992-6029. If you have questions, please call the insurance company listed above. Please consult the plan documents for additional information. A Financial Representative can assist you with the purchase security benefits outlined above or call 1-800-992-6029.

Notice of Claim:

CBSI Card Benefit Services

www.visa.com/eclaims

Roadside Dispatch*

Travel Accident Insurance, continued

Exclusions:

Collision or other damage to your vehicle from a vehicle operated by you and/or your household members.

Traveling outside of the United States for more than ninety (90) days.

Medical bills as a result of a scheduled or elective procedure.

Travel with a common carrier outside of the United States.

Travel and Emergency Assistance Services

Travel Accident Insurance

Please Note: All costs associated with you and your dependents covered under this plan are non-refundable if you choose to cancel your travel plans. The plan is terminated automatically at the expiration of the policy. Such notices need not be given if substantially similar replacement coverage takes effect as of 4/1/14.

FOR LOSS FROM SICKNESS.

Sudden accidental damage from electric shock is not eligible for this plan. How much is covered?

*(Certain terms, conditions and exclusions apply.)

Your Guide to Card Benefit

CBSI Card Benefit Services

www.visa.com/eclaims

While multi-vehicle ownership is out of the question, multi-vehicle usage is a definite possibility. The following tips can help you avoid potential problems:

- Be aware of your insurance policy limits. The insured is usually responsible for any claims in excess of the policy limits.

- Make sure your insurance policy is current and up-to-date. You should have a copy of your insurance policy in your vehicle at all times.

- Keep your insurance policy in a safe place. If you have questions regarding your insurance policy, contact your insurance company for assistance.

- Be careful of any changes that may occur to your insurance policy. If you have questions regarding any changes to your insurance policy, contact your insurance company for assistance.

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Warranty Manager Service

What is the Warranty Manager Service?

The Warranty Manager Service provides you with step-by-step assistance to manage and receive extended coverage on your purchases. This service will help you manage the life cycle of your purchases, including: managing warranty information, reporting claims, and registering your purchase. The Warranty Manager Service is available to you as a Visa cardholder. Indemnity Insurance Company of North America (“Provider”) is the entity responsible for providing this service. The Provider may change the service, including the cost of the service, terms and conditions, and service delivery at any time without notice. This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit will apply. The Guide to Benefit is available to you via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible Visa card issued in the United States.

How do I register my purchases?

Not if you’ve already registered your purchase. If you have not registered your purchase, however, you should submit a claim for reimbursement. If you wish to do so, please send the following information to the Benefit Administrator:

- A copy of your Visa card receipt
- A copy of the original manufacturer’s written U.S. repair warranty information
- A copy of the accident report form and claim report

Important Note:

For faster filing, or to learn more about the Warranty Manager Service benefit, call the Benefit Administrator for help at 1-800-883-2875.
Warranty Manager Service

Warranty Manager Services provide you with valuable benefits, including:

- **Travel and Emergency Assistance Services**: Helps you find local interpreters, if available, when you need assistance abroad.
- **In-Home Repair**:
  - **Auto Repair**: Helps you find a repair facility.
  - **Residential Plumber**: Provides services on behalf of the Provider.
- **Car Rental Collision Damage Waiver**:
  - Helps protect your rental vehicle from theft or damage.
- **Rental Assistance**: Helps you find a rental vehicle.

**ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE SERVICES**

- For additional emergency assistance, contact your local consulate or nearest U.S. embassy.
- For lost or stolen travel documents, contact your country's embassy.
- If you are a U.S. citizen traveling abroad, contact the Department of State at 1-888-CALL-DOS.

**Auto Rental Collision Damage Waiver**

**Auto Rental Collision Damage Waiver**

- **Covered losses include**: Theft or damage due to acts of nature, vandalism, theft, or accidental collision.
- **Exclusions**: Acts of war, rebellion, terrorism, riot, war, or any other kind of hostilities.
- **Liability**: You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property.
- **Proof of Loss**: No legal action against the Provider may be brought more than two (2) years after the time for filing a proof of loss.

**Auto Rental Collision Damage Waiver**

- **Loss or theft of personal belongings**: Covered losses include:
  - Theft or damage due to acts of nature, vandalism, theft, or accidental collision.
- **Liability**: You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property.
- **Proof of Loss**: No legal action against the Provider may be brought more than two (2) years after the time for filing a proof of loss.

**Auto Rental Collision Damage Waiver**

- **Rental Assistance**: Helps you find a rental vehicle.
- **Car Rental Collision Damage Waiver**:
  - Helps protect your rental vehicle from theft or damage.
- **Rental Assistance**: Helps you find a rental vehicle.

**ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE SERVICES**

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  - Helps protect your rental vehicle from theft or damage.
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- **Proof of Loss**: No legal action against the Provider may be brought more than two (2) years after the time for filing a proof of loss.
Travel and Emergency Assistance Services, continued

**Should I keep copies of receipts or any other records?**

If you have not registered your purchase, however, you should keep copies of receipts or any other records. 

**How do I register my purchases?**

Not if you've already registered your purchase. 

**Who is eligible for this benefit?**

Warranty Registration is not required for Extended Warranty Protection benefits, you are entitled to these features with a simple toll-free call. 

**What is this benefit?**

You must give the Benefit Administrator the original manufacturer’s written U.S. warranty, the insurance carrier’s copy, a copy of the initial and final auto rental agreement, and proof that the entire vehicle rental was charged on an installment plan and for which the entire purchase price was not paid in full at the time of purchase. 

**How do I file a claim?**

Decline the auto rental company’s collision damage waiver insurance or reimbursement from any source. This means that, subject to the terms and conditions in this guide, you are entitled to this benefit. 

**What about repairs?**

Please Note:

- Any costs other than those specifically covered through the common carrier’s claim procedures can help you substantiate your claim (this includes bills and, if necessary, any other documentation deemed necessary to substantiate your claim). 

- Wear and tear, gradual deterioration, or rusting are excluded. 

- Theft or damage due to hostility of any kind, including, but not limited to, war, invasion, civil commotion, rebellion, or employer’s insurance 

- This benefit is available in the United States and most foreign countries. 

- Because regulations vary outside your country of residence, before you travel to make sure Auto Rental CDW will apply. 

- Watch for a claim may be denied if you have difficulty obtaining the required documents within ninety (90) days of the date of theft or damage. 

- No legal action for a claim may be brought against the Provider unless sixty (60) days after the Provider receives all documentation necessary to fully substantiate your claim. 

- If you have difficulty obtaining the required documents within ninety (90) days of the date of theft or damage, the incident will be transferred to the Benefit Administrator to the extent of payment made to you. 

- If the claim requires repairs, you are entitled to the Benefit Administrator investigatory findings. 

- If the claim requires repairs will be transferred to the Benefit Administrator to the extent of the costs for which you are responsible and paid for with your eligible Visa card. 

**Warranty Manager Service**

Executive Summary

Warranty Manager is a service that provides you with several features so you can manage, use and even extend the warranties of eligible items purchased with your Visa card. You can access these features with a simple toll-free call. 

**What is in it for me?**

Warranty Manager is a service that provides you with several features so you can manage, use and even extend the warranties of eligible items purchased with your Visa card. You can access these features with a simple toll-free call.

**Who is eligible for this benefit?**

Warranty Manager provides these valuable services on behalf of the Provider.

**What can Warranty Registration do for me?**

Warranty Manager provides you via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described provides services on behalf of the Provider.

**How do I register my purchase?**

Please Note:

- For purposes about a specific coverage, call the Benefit Administrator at 1-800-338-4870. 

**How about performance parts and accessories of a car?**

Please Note:

- All costs are your responsibility.

**How will I be reimbursed?**

Please Note:

- If you have a legal action against the Provider, you are entitled to this benefit. 

- Coverage includes: 

  - Depreciation of the rental vehicle caused by collision or theft up to the actual cash value of most rental vehicles, including, but not limited to, Jensen, Lamborghini, Lotus, Maserati, Porsche, Ferrari, and Lamborghini. 

  - Normal wear and tear. 

  - Roadside assistance services, including, but not limited to, towing, jump-starts, flat tire change, lockout, and other services. 

**Where can I use this?**

Please Note:

- If you have a legal action against the Provider, you are entitled to this benefit. 

- This benefit is available in the United States and most foreign countries. 

- Because regulations vary outside your country of residence, before you travel to make sure Auto Rental CDW will apply.

**How does this coverage work with other insurance?**

Please Note:

- If you have a legal action against the Provider, you are entitled to this benefit. 

- Any costs other than those specifically covered through the common carrier’s claim procedures can help you substantiate your claim (this includes bills and, if necessary, any other documentation deemed necessary to substantiate your claim). 

- Wear and tear, gradual deterioration, or rusting are excluded. 

- Theft or damage due to hostility of any kind, including, but not limited to, war, invasion, civil commotion, rebellion, or employer’s insurance carrier. 

- This benefit is available in the United States and most foreign countries. 

- Because regulations vary outside your country of residence. 

- Before you travel to make sure Auto Rental CDW will apply.

**Auto Rental Collision Damage Waiver, continued**

Please Note:

- If you have a legal action against the Provider, you are entitled to this benefit. 

- Auto Rental Collision Damage Waiver is available in the United States and most foreign countries. 

- Because regulations vary outside your country of residence.

- Before you travel to make sure Auto Rental CDW will apply.

**Pre-Trip Assistance**

Please Note:

- All costs are your responsibility.

- For purposes about a specific coverage, contact the Benefit Administrator at 1-800-338-4870.

**Emergency Ticket Replacement**

Please Note:

- All costs are your responsibility.

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Filing an Extended Warranty Protection Claim

Please call 1-800-551-8472, or call collect outside the U.S. at 303-967-1096, or visit www.servicemanager.com/extend as soon as possible after the failed product is repaired, replaced, or repair is made within thirty (30) days of the product failure.

When must I file? 
(1) The benefit period begins on the date of the first warranty repair, replacement, or repair made within thirty (30) days of the product failure, and extends to the next anniversary date of the benefit period. However, if the failed product is repaired, replaced, or repair is made within thirty (30) days of the product failure, the benefit will extend for thirty (30) days from the date of the product failure.

What happens when I file a claim? 
(1) The Benefit Administrator will process your claim and notify you of the decision. If the claim is denied, you have thirty (30) days from the date of the notice to file an appeal with the Benefit Administrator.

Filing an Auto Rental CDW Claim

Please call 1-800-551-8472, or call collect outside the U.S. at 303-967-1096, or visit www.servicemanager.com/extend as soon as possible after the covered theft or damage. A copy of your primary insurance policy's "Declarations Page" means the document(s) in which your insurable interest is stated.

What are the benefits I may receive?
(1) The Auto Rental CDW benefit reimburses you for the covered theft or damage as well as valid administrative and loss-of-use expenses. The covered loss-of-use expenses are limited to fifty hours per each rental agreement or prohibited by individual merchants.

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ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE SERVICES

Warranty Manager Service

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(1) The Benefit Administrator will process your claim and notify you of the decision. If the claim is denied, you have thirty (30) days from the date of the notice to file an appeal with the Benefit Administrator.
Warranty Manager Service

What is Warranty Manager Service?

Warranty Manager Service provides you with a variety of benefits to manage, maintain and extend the life of your eligible products. These include claims management, managed maintenance and emergency services. Services are covered as long as you purchased the item entirely with your eligible Visa card.

Who is eligible for this benefit?

Everyone who is a primary cardholder of a Visa card and has an Eligible Visa Card is eligible for this benefit.

What is covered?

Warranty Manager Service includes:

- Claims Management for all eligible products
- Managed Maintenance for all eligible products
- Emergency Services for all eligible products

For more information, please refer to the Warranty Manager Service benefits guide.

Lost Luggage Locator Service

A description and serial number of the item, and any other documentation deemed necessary to substantiate the claim. In case you need to file a claim, these documents will be necessary to substantiate the claim. Any claim submitted must be fully substantiated.

Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for filing the claim.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of the repair, or the actual cash value of the replacement, no payment will be made for the claim.

Additional Provisions for Travel and Emergency Assistance Services

If you have any questions or concerns regarding your Visa card, please contact your financial institution or the Benefit Administrator at for assistance.

Filing an Auto Rental Collision Damage Waiver

If you have a car that is covered by an insurance policy, you may be charged a fee for this benefit. The fee will not be automatically applied to your account. You must report the claim to the insurance company and file a claim with your financial institution. If the claim is approved, the fee will be adjusted.

Before you travel, check with your auto rental company and your insurance company to make sure you have the proper coverage.

Filing an Extended Warranty Protection Claim

Please call the Benefit Administrator at for assistance.

Auto Rental Collision Damage Waiver

How do I make sure my Auto Rental Collision Damage Waiver is in effect?

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

Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance and any charges imposed by the auto rental company and reasonable towing charges that occur while you are traveling.

Examples of excluded expensive or exotic vehicles

- An antique automobile
- Items not installed by the original manufacturer
- Those manufactured and designed specifically for use in racing
- Any other vehicle except that all vehicles must be conventional and street-legal.

Travel and Emergency Assistance Services, continued

To file a claim, contact the following:

- Lost Luggage Locator Service
- Telephone Assistance in all major languages
- Medical equipment
- Personal liability
- A description and serial number of the item, and any other documentation deemed necessary to substantiate the claim. In case you need to file a claim, these documents will be necessary to substantiate the claim. Any claim submitted must be fully substantiated.

Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for filing the claim.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of the repair, or the actual cash value of the replacement, no payment will be made for the claim.

Additional Provisions for Travel and Emergency Assistance Services

Liability insurance

- Personal liability
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Travel Accident Insurance, continued

What is the plan? The Card offers you and your covered dependents major medical coverage for eligible medical expenses resulting from an accident.

Injury
- Accidental death and dismemberment
- Intraocular lens replacement
- Face and skin grafts
- Limb amputation
- Artificial joints and implants
- Speech and hearing loss
- Spinal cord lesions
- Loss of teeth
- Gastrostomy or jejunostomy tube placement
- Major organ transplants
- Rehabilitation therapy
- Nursing care

How does the reimbursement process work? 

1. A police report
2. Your claim form
3. A copy of your insurance or government-issued ID
4. Documentation needed to prove the cause of your claim

For faster filing, or to learn more about Purchase Security, visit www.BenefitSmarts.com/PurchaseSecurity

Travel Accident Insurance, continued

Claim Form

The Company will pay for the medical expenses incurred by the Covered Person resulting from an accident, subject to the terms and conditions of the policy.

The Cost:

- $2,000,000 for Covered Person
- $500,000 for Dependent Child(ren)
- $1,000,000 for Dependent Child(ren) (Visa Card only)

Roadside Dispatch*

Call 1 (888) 818-1666 or visit www.BenefitSmarts.com/PurchaseSecurity. Purchase Security provides emergency assistance 24 hours a day, 365 days a year.

Coverage: This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this document are provided for your convenience only and they do not affect your rights under the plan described herein.

*This benefit is subject to the terms and conditions of the purchase protection plan.

Your State to Benefit Award Chart

Travel and Emergency Assistance Services

Contact:

BenefitSmarts
Box 69873
Memphis, TN 38169-0873

1-800-255-6262

www.BenefitSmarts.com/PurchaseSecurity

Purchase Security, continued

How close is the Emergency Assistance Service to me?

The Emergency Assistance Service is available in the United States, Canada, and all countries and territories served by the Visa Card.

You can use the plan to pay for the cost of services that are covered by the plan.

Your rights under the plan are subject to the terms and conditions of the plan.

See the plan document for details.

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Travel Accident Insurance, continued

Benefits:

1. Principal Sum: $500,000

Description of Coverage:

This travel insurance is purchased for you by your financial institution. This coverage is for loss from sickness or injury. You are required to furnish any information or assistance, or provide any documents that we may require. You must file a claim with your own insurance company and to submit a copy of any claim settlement from your insurance company. The cost is $5.00 per thousand of coverage, rounded up to the nearest thousand. Coverage is per person, per trip. Your policy will be cancelled if you are found to be guilty of any of the following: (a) criminal or intentional violation of law; (b) any sickness or disease; (c) travel or other business while the policy is in effect. All benefits the Company paid from any and all damages collected from the negligent third party for those same losses and injuries will be credited to your insurance account. The financial institution or the Company can cancel or choose not to renew the Insurance coverages for all risks, or for the Covered Person, or the Covered Trip. For loss from sickness.

Roadside Dispatch

Travel accident insurance provides for the immediate dispatch of your vehicle directly to the emergency room nearest the site of the incident. This coverage is for loss from sickness or injury. You are required to furnish any information or assistance, or provide any documents that we may require. You must file a claim with your own insurance company and to submit a copy of any claim settlement from your insurance company. The cost is $5.00 per thousand of coverage, rounded up to the nearest thousand. Coverage is per person, per trip. Your policy will be cancelled if you are found to be guilty of any of the following: (a) criminal or intentional violation of law; (b) any sickness or disease; (c) travel or other business while the policy is in effect. All benefits the Company paid from any and all damages collected from the negligent third party for those same losses and injuries will be credited to your insurance account. The financial institution or the Company can cancel or choose not to renew the Insurance coverages for all risks, or for the Covered Person, or the Covered Trip.
Travel Accident Insurance, continued

In order to be fully and fairly paid, you must provide complete and accurate information to your financial institution about all insurance or indemnity that might be available to you. All such information must be furnished to your financial institution when tickets are purchased.

You and your dependents become covered automatically when the entire Common Carrier fare is purchased with your eligible Visa card. Coverage is available to the covered person(s) only when the Common Carrier is operated on a regular schedule for passenger service over an established route or when the Common Carrier is your own vehicle or a vehicle in which you are a voluntary parting with property to the extent of the loss and at the time of the loss, the loss is not the result of your or your covered person's own negligence.

Injury (Including👽)

(a) Involvement in an automobile accident (including teenage drivers and nonresident drivers);

(b) Hit by or struck by a motor vehicle;

(c) Drowning;

(d) Volcanic explosion or eruption;

(e) War or act of war, whether declared or undeclared;

(f) Nuclear explosion;

(g) Allergic reaction;

(h) Illness or disease;

(i)250,000.00

No age limit for incapacitated child. Incapacitated child means a child incapable of self-sustaining employment by reason of mental or physical incapacity but not including any individual who is under the age of 18 years.

Claim settlement is subject to all other provisions and conditions of this Plan.

Roadside Dispatch*

If you have a mechanical breakdown or flat tire, call 1-800-847-2869 for further details.

*Call 1-800-847-2869 for further details.

Travel Accident Insurance, continued

1. Employer:

2. Personal Travel Accident Insurance:

3. Personal Travel Accident Insurance coverage has been designed to provide you and your dependents with the ability to travel with the peace of mind that your financial institution offers personal insurance coverage.

4. COVERED PERSONS

5. Common Carrier:

6. Travel Accident Insurance is provided under a master policy of insurance issued by Virginia Surety Company, Inc.

7. The Company, at its expense, has the right to have you examined as often as reasonably necessary while a claim is pending.

8. If you have a mechanical breakdown or flat tire, call 1-800-847-2869 for further details.

9. Do I have to file with my insurance company?

10. If your purchase is stolen or damaged, make sure to also file a police report within forty-eight (48) hours of the theft or damage. The Benefit Administrator will ask you for some preliminary documentation.

11. You may be reimbursed for the eligible item, less any amount that may be recovered from your own insurance policy and any amount that is within your personal insurance deductible.

12. How does the company handle my claim?

13. What stop or any other report to the Benefit Administrator may be required for your records. Your eligibility is considered to be in contact with family members or employers. All other benefits are payable to you.

For more information, call 1-800-847-2869.

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ADDENDUM FOR TRAVEL ACCIDENT INSURANCE

ADDITIONAL PROVISIONS FOR TRAVEL ACCIDENT INSURANCE

In the event of a claim, the insurer will send you a Written Notice of Claim, including your name and reference to BB&T Visa Credit Card, along with your claim form. In some cases, at the option of the Benefit Administrator, where the claim is between the insurer and the Plan Administrator, the Plan Administrator will send the claimant forms for filing proof of Loss.

The Plan Administrator will send the claimant forms for filing proof of Loss.

Do I have to file with my insurance company?

What is the policy limit?

How do I file a claim?

Do I have to file with my insurance company?

View the Travel Accident Insurance brochure for a complete list of covered losses.

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Travel Accident Insurance, continued

What types of purchases are not covered?

- Items stolen from automobiles and other vehicles, and ceiling fans
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow
- Perishables, consumables including, but not limited to, perfumes and cosmetics, and limited-value personal effects
- Voluntary parting with property
- Hostilities of any kind (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies)

What about purchases made outside of the U.S.?

- Items lost or damaged while the Covered Person is outside the United States or Canada unless proof of loss is filed within 120 days from the date the claim occurred.

Who is eligible for this benefit?

- A copy of your primary insurance Declarations page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates, and expiration dates.
- A completed, signed, and returned Claim Form with all the requested documentation within 90 days from the date the claim occurred.

What is this benefit?

Travel Accident Insurance is provided under a master policy of insurance issued by Virginia Surety Company, Inc. The benefit is available to you, your eligible dependents as defined in your primary insurance policy, and any other person who is covered under the policies of your primary insurance and who is in your direct physical care at the time of the accident.

- In no event will multiple charge cards obligate the Insurance Company in excess of the stated benefit limits.
- Each claimant agrees to verify the claim.

Roadside Dispatch!

- Towing services and locksmith services giving you peace of mind when you're out on the road.
- Travel and Emergency Assistance Services provide assistance and referral only.
- Please Note: The Benefit Guide to Benefit have been complied with fully.
- Each claimant agrees to verify the claim, so make sure to keep the damaged purchase in your possession.
- You may be reimbursed for the eligible item, minus any deductible or other coverage you have.

**Please read this description carefully. All provisions of the plan are in the policy, issued to the financial institution.**

- Only claims that are filed within 30 days of the claim event are eligible for reimbursement.
- A copy of your primary insurance policy with coverage for Travel Accident Insurance is required to receive this benefit.
- All other benefits are payable to you.

Four Ways to Make a Claim:

- Online at www.TravelClaimsOnline.com
- By calling the Plan Administrator at 1-800-VISA-911

- Indemnity Insurance Company is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company is not the company that issued your Visa card.
- The Policy was completed, signed, and returned with all the requested documentation within 90 days from the date the claim occurred.
- The maximum limit of liability is five hundred dollars ($500.00) per claim occurrence.
- It is the insured's responsibility to substantiate the claim, so make sure to keep the damaged purchase in your possession.
- Benefit is paid in the insured’s name unless otherwise stated in the policy or applicable law.

- As a BB&T Visa Credit Card cardholder, you are covered beginning on 4/1/14 or the date your credit card is issued, whichever is later.
- The insured has the right to file a claim.
- The provider of services may subsequently recover the cost of services directly from the covered person.
- This money is available through the purchase of a travel insurance policy that lists names, coverages, limits, effective dates, and expiration dates.
- Benefits are not available to you if the accident occurs in the course of employment, unless you are covered under the policies of your primary insurance and are in your direct physical care at the time of the accident.
- Medical benefits are available to you if you are not covered under your primary insurance and are in your direct physical care at the time of the accident.
- If this happens, the financial institution will notify the accountholder at least thirty (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 initiated before the expiration of the policy.