



This coverage and description supersedes any coverage and description you may have received earlier. Please read and retain for your records.

EFFECTIVE 3/1/04

FOR QUESTIONS OR ASSISTANCE 24 HOURS A DAY, 365 DAYS A YEAR, CALL THE TOLL-FREE NUMBER ON THE BACK OF YOUR VISA® CARD, OR 1-800-VISA-911®.

Tyndall Federal VISA®

It's what you need, when you need it.

TFCU 4097 06/04

Your Visa Card Guide to Benefit Auto Rental Collision Damage Waiver Program

What is this benefit?

Visa Auto Rental Collision Damage Waiver Program (“Auto Rental CDW Program”) provides—at no additional charge—coverage on a 24-hour basis for damage due to collision or theft up to the actual cash value of most rental vehicles when certain terms and conditions are met. Here are answers to some commonly asked questions about the program.

Who is eligible?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Visa card. Only you and any additional drivers permitted by the car rental agreement are covered.

What is covered?

Visa Auto Rental CDW Program reimburses you for the repair or replacement of covered losses to a rental vehicle while it is your responsibility. Only covered vehicle rental periods which neither exceed nor are intended to exceed thirty-one (31) consecutive days are covered.

This program is primary and provides coverage up to the actual cash value of the vehicle as it was originally manufactured.

Most private passenger automobiles, minivans, and sport utility vehicles are covered, but some restrictions may apply. Please contact the Program Administrator to inquire about a specific vehicle.

Covered losses are:

- Physical damage and theft of the covered rental vehicle.
- Valid loss-of-use charges imposed and substantiated by the rental agency through a fleet utilization log.
- Reasonable and customary towing charges, due to a covered loss, to the nearest qualified repair facility.

What is *not* covered?

- Any obligation you assume under any agreement.
- Any violation of the car rental agreement or this program.
- Injury of anyone or anything inside or outside the rental vehicle.

- Loss or theft of personal belongings.
- Personal liability.
- Expenses assumed, waived, or paid by the rental agency or its insurer.
- Cost of any insurance or collision damage waiver offered by or purchased through the car rental company.
- Expenses reimbursed under your personal auto insurance policy.
- Losses 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.
- Loss due to off-road operation of the rental vehicle.
- Loss due to hostility of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Confiscation by authorities.
- Vehicles that do not meet the definitions of covered vehicles.
- Rental periods that either exceed or are intended to exceed thirty-one (31) consecutive days.
- Leases and mini leases.
- Loss or damage as a result of the cardholder's lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended).
- Losses reported more than twenty (20) days† from the date of loss.
- Losses for which a claim form has not been received within ninety (90) days† from the date of loss.
- Losses for which all required documentation has not been received within 365 days from the date of loss.
- Losses from rental transactions that originated in Israel, Jamaica, or the Republic of Ireland or Northern Ireland.

How do I activate this coverage?

For coverage to be in effect, you must:

- Initiate and complete the entire rental transaction with your eligible Visa card, and
- Decline the car rental company's collision damage waiver (CDW/LDW) option, or similar provision, if offered by the car rental company.

Helpful hints:

- Check the rental vehicle for prior damage before leaving the rental lot.
- Review the car rental agreement carefully to make sure you are declining CDW/LDW, and also, to familiarize yourself with the terms and conditions of the car rental agreement.

If you have any questions regarding a specific vehicle, call the Program Administrator at **1-800-VISA-911**. If you are outside the United States, call collect at 0-410-581-9994.

What do I do if I have an accident or the rental vehicle is stolen?

Immediately call the Program Administrator at 1-800-VISA-911 to report the loss. If you are outside the United States, call collect at 0-410-581-9994. The Program Administrator will answer any questions you or the car rental agency may have and will then send you a claim form.

All claims must be reported immediately following the loss, but in no event later than twenty (20) days† following the date of the loss. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Program Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss.

What do I need from the car rental company in order to file a Visa Auto Rental CDW Program claim?

At the time of the accident, or when you return the rental vehicle, immediately ask your car rental company for:

- A copy of the Accident Report Form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim.
- A copy of the initial and final car rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.

How do I file a claim?

You, the cardholder, are responsible for reporting your claim to the Program Administrator within twenty (20) days† of the date of loss, or your claim will be denied. Notice to any other party will not suffice. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Program Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss.

Complete and sign the claim form you receive from your call to the Program Administrator, then mail the following documentation to the Program Administrator:

- The completed and signed Visa Auto Rental Collision Damage Waiver Program Claim Form. **Your completed claim form must be postmarked within ninety (90) days† of the loss, even if all other required documentation is not yet available, or your claim will be denied.**

- A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible Visa card.

Enclose all the documents you received from the car rental company:

- A copy of the Accident Report Form.
- A copy of the entire auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.
- Any other documentation deemed necessary by the Program Administrator to substantiate the claim.

For faster filing, submit your claim online. It's easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about the Visa Auto Rental CDW Program, go to the Visa Auto Rental CDW Program, Claim Center at www.visa.com/visaclaim.

If you experience difficulty in obtaining all the required documents within ninety (90) days† of the date of loss, just submit the claim form and any documentation you already have available.

NOTE: All remaining documents must be postmarked within 365 days of the date of loss.

Do I have to do anything else?

Usually not. Under normal circumstances, the claim will be paid within fifteen (15) days after the Visa Auto Rental CDW Program Administrator has received all documentation necessary to fully substantiate your claim.

However, after the Program Administrator has paid your claim of loss, all your rights and remedies against any party in respect of this loss will be transferred to the Program Administrator to the extent of the cost of the Program Administrator's payment to you. The Program Administrator shall then be entitled, at its own expense, to sue in your name. Should this occur, you must give the Program Administrator all assistance as the Program Administrator may reasonably require to secure its rights and remedies including the execution of all documents necessary to enable the Program Administrator to bring suit in your name.



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What if the car rental company insists that I purchase the car rental company's car insurance or collision damage waiver?

Call the Program Administrator at **1-800-VISA-911** for help. If you are outside the United States, call collect at 0-410-581-9994.

When and where am I covered?

This coverage is available on a 24-hour basis in the United States and most foreign countries. No coverage is provided for motor vehicles rented in Israel, Jamaica, or the Republic of Ireland or Northern Ireland. Additionally, coverage is not available where precluded by law or in violation of the territory terms of the rental agreement, or where prohibited by individual merchants. **Because regulations vary outside the United States, we recommend you check with your car rental company and the Program Administrator before you travel to make sure your Visa Auto Rental CDW Program will apply.**

Coverage is in effect while the rental vehicle remains in your control or in the control of a person permitted to operate the rental vehicle in accordance with the rental agreement between you and the car rental company. Coverage terminates when the car rental company re-assumes control of the rental vehicle.

What type of coverage is this?

Visa Auto Rental CDW Program is primary coverage. In other words, you do not have to claim payment from any source of insurance before receiving coverage under the program.

What types of rental vehicles are not covered?

Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

Examples of excluded expensive or exotic automobiles are the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.

An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.

Coverage is provided for only those vans manufactured and designed to transport a maximum of eight (8) people and which is used exclusively to transport people.

Emergency Treatment of a sickness or accidental injury occurring during the course of your Trip. You must receive the treatment during the course of the Trip and upon recommendation of the attending physician. The Trip may not exceed sixty (60) consecutive days.

Covered Medical Expenses are necessary services and supplies which are recommended by the attending physician. They include:

- The services of a legally qualified physician, surgeon, graduate nurse, dentist, or osteopath.
- Charges for hospital confinement and use of operating rooms.
- Charges for anesthetics (including administration), x-ray examinations or treatments, and laboratory tests.
- Ambulance services.
- Drugs, medicines, and therapeutic services and supplies.

Benefits will not be paid in excess of the reasonable and customary charges. Reasonable and customary charges means charges commonly used by providers of medical care in the locality in which care is furnished.

Hotel Convalescence

In the event You require hospitalization as a result of a covered accident or illness during a Trip paid for with your eligible Visa card, You will be eligible to receive a daily benefit of \$75 a day up to a maximum of five (5) days towards the cost of a hotel room if the attending physician determines that immediately upon your release from the hospital You should convalesce in a hotel before your return home.

Exclusions

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.
- Services, supplies, or charges rendered by an Eligible Person's Immediate Family Member.
- Care not prescribed by or performed by or upon the direction of a physician or dentist.
- Care not medically necessary as determined by the Program Administrator.
- Care rendered by other than hospitals and physicians or dentists.
- Care that is experimental/investigative in nature.
- Care for any illness or bodily injury that occurs in the course of employment if benefits or compensation are available, in whole or in part, under the provisions of any legislation of any governmental unit. This exclusion applies whether or not the Eligible Person claims the benefits or compensation and whether or not the Eligible Person recovers losses from a third party.
- Payments to the extent benefits are provided by any governmental agency or unit (except Medicare).
- 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 a felonious act or attempt thereof; skydiving, scuba, skin, or deep sea diving; hang gliding; parachuting; rock climbing; and contests of speed.
- Care received for which an Eligible Person would have no legal obligation to pay in the absence of this or any similar coverage.
- Care received in Afghanistan, Burma, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon, Nicaragua, North Korea, Yemen, Vietnam, and any other countries which may be determined by the U.S. Government from time to time to be unsafe for travel.

Definitions

Eligible Person means a valid Visa cardholder who pays for the specific occasions covered by using the eligible Visa card.

Emergency Accident or Sickness means any injury, disease, or illness occurring suddenly and unexpectedly which requires immediate medical treatment due to its serious and acute nature.

Emergency Treatment means necessary medical treatment that must be performed immediately due to the serious and acute nature of the bodily injuries.

Excess means that this coverage will pay benefits for charges that are not covered by your own insurance (for example, your deductible or co-payments). If You have no insurance, the full amount of charges will be considered.

Immediate Family Member means your spouse or legally dependent children under age 25 (18 if not a full-time student at an accredited institution).

Residence means the cardholder's home address as listed in the respective bank's file or address reflected on cardholder's billing statement. The home address from the bank's records will take precedence over billing statement address in determining the eligibility of coverage.

Trip means arrangements that are made by a commercial licensed travel establishment consisting of travel agencies and/or common carrier organizations.

You means an Eligible Person (as defined above) or your Immediate Family Members who charged their Trip to your eligible Visa card.

If You have an accident/illness or any other type of loss, immediately call the Program Administrator at 1-800-434-1280, or call collect at 0-804-673-6498. Notification must be made within ninety (90) days from the date of occurrence. The representative will answer any questions You may have and send You a special claim form.

How do I file a claim?

Complete the claim form You receive from your call to the Program Administrator. Mail the following items within 180 days from the date of occurrence to:
Enhancement Services
P.O. Box 72034
Richmond, VA 23255

- The completed claim form.
- A copy of your charge slip, as proof that the Trip was charged and paid for by your eligible Visa card.
- A statement from your insurance carrier (and/or your employer, or employer's insurance carrier) showing any amounts they may have paid toward the claim cost. Or, if You have no other applicable insurance, please provide a notarized statement to that effect.
- A copy of any other valid and collectible insurance available to You.
- Any other documentation deemed necessary by the Program Administrator to substantiate the claim.

Transference of Claims

After the Provider has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Provider to the extent of the cost of the Provider's payment to You. The Provider shall be entitled at its own expense to sue in your name. You shall give the Provider all assistance as the Provider may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Provider to bring suit in your name.

Program Provisions for Emergency Medical and Dental Coverage: You shall use due diligence and do all things reasonable to avoid or diminish any injury or illness for which coverage is provided under this Program. The Provider will not unreasonably apply this provision 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 benefits may be cancelled.

This coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between this description of coverage and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

Emergency Medical and Dental Coverage is a service provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America (herein referred to as "Provider").

The program described in this Guide will not apply to Visa cardholders whose accounts have been suspended or cancelled.

This service is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages. Visa and/or your Financial Institution can cancel or non-renew the coverage, and if we do, we will notify You at least thirty (30) days in advance. If the insurer non-renews or cancels any coverages provided to eligible Visa cardholders, You will be notified within 30–120 days before the expiration date of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary.

For general questions regarding this benefit, call the Program Administrator at 1-800-434-1280, or call collect at 0-804-673-6498.

[†] Under New York laws, when a cardholder's mailing address is in the State of New York, the requirement that you must be 100 or more miles from your residence does not apply.

FORM #VOPTMEDDET (09/03)

Your Visa Card Guide to Benefit Lost Luggage Reimbursement

Coverage Level: \$1,250

How do I benefit from Lost Luggage Reimbursement?

When You pay for the cost of Common Carrier tickets with Your eligible Visa card, You will be eligible to receive reimbursement for Your Checked luggage and its contents for the difference between the "value of the amount claimed" and the Common Carrier's payment, up to \$1,250 per trip, provided the luggage was lost due to theft or misdirection by the carrier. The "value of the amount claimed" is based on the lesser of the actual purchase price of the item(s), the actual cash value of the item(s) at the time of loss with deduction for depreciation, or the cost to replace the item(s). The Eligible Person must take all reasonable means to protect, save, and/or recover any carry-on property at all times.

What items are not covered?

- Automobiles, 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, or prosthetic limbs.
- Money, securities, credit cards, checks, or traveler's checks.
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics, rugs and carpets, animals, cameras, sporting equipment, or household furniture.
- Property shipped as freight or shipped prior to 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.
- Loss resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Business Items, cellular telephones, or art objects.

Definitions

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.).

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.

Eligible Person means a Visa cardholder who pays for the specific occasions covered by using the eligible card.

Immediate Family Member means Your spouse or legal dependent children under age 18 (25 if enrolled as a full-time student at an accredited institution).

You and **Your** means an Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible Visa card.

What do I do if I have a loss?

If You have a loss, immediately call the Program Administrator at 1-800-757-1274, or call collect at 0-804-673-6496. Notification must be made within twenty (20) days from the date of occurrence. The representative will answer any questions You may have and send You a special claim form.

How do I file a claim?

Complete the claim form You receive from Your call to the Program Administrator. Mail the following items within ninety (90) days from the date of occurrence to the address provided by the representative.

- The completed claim form.
- A copy of Your charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for by Your covered card.
- A copy of the check issued by the Common Carrier together with the Common Carrier's claim form, a list of the items lost and their value, and a copy of the luggage claim "check" (if applicable).
- Any other documentation deemed necessary by the Program Administrator to substantiate the claim.

Transference of Claims

After the Provider has paid Your claim of loss, all Your rights and remedies against any party in respect of this loss or damage will be transferred to the Provider to the extent of the cost of the Provider's payment to You. The Provider shall be entitled, at its own expense, to sue in Your name. You shall give the Provider all assistance as the Provider may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Provider to bring suit in Your name.

Program Provisions for Lost Luggage Reimbursement: You shall use due diligence and do all things reasonable to avoid or diminish any loss to property protected by this Program. The Provider will not unreasonably apply this provision to avoid claims. If you make any claim knowing it to be false or fraudulent in any respect, including, but not limited to, the cost of repair services, no coverage shall exist for such a claim and your benefits may be cancelled.

Until sixty (60) days after you have provided proof of loss, no action at law or in equity may be brought to recover on this coverage. After the expiration of two (2) years from the time written proof of loss was to be provided, no action shall be brought to recover on this coverage. This coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between this description of coverage and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A. The program described in this Guide will not apply to Visa cardholders whose accounts have been suspended or cancelled.

Lost Luggage Reimbursement is a service provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America (herein referred to as "Provider"). This service is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Program Guide may be modified

Coverage will be void if, at any time, the eligible Visa Cardholder has concealed or misrepresented any material fact or circumstance concerning the coverage or the subject thereof of the eligible Visa Cardholder'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 eligible Visa Cardholder 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.

For general questions regarding this benefit, call the Program Administrator at 1-800-757-1274, or call collect at 0-804-673-6496.

FORM #VLUGOPT (09/03)

Your Visa Card Guide to Benefit **Travel Accident Insurance**

Principal Sum: \$150,000

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 eligible Visa 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

You and your dependents' covered automatically when the entire Common Carrier fare is charged to your covered Platinum card account ("Covered Persons"). It is not necessary to notify the Financial Institution, the Insurance Company, or Program Administrator when tickets are purchased. Coverage ends when the policy is terminated or on the date your covered card terminates or ceases to be in good standing, whichever occurs first.

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 & 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.

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 resulting directly and independently of all other causes from an accident which occurs while the Covered Person is covered under this policy.

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; (b) charged to your covered 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. Common Carrier does not include a conveyance operated for sport, recreation, and/or sightseeing activities or for any travel in any aircraft device for aerial navigation except as expressly provided in the policy.

Exclusion: 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 by a regular schedule for passenger service over an established route; or (d) war or act of war, whether declared or undeclared.

Beneficiary: Benefit of 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 policy number VTA00015, should be mailed to the Program Administrator within twenty (20) days of a covered Loss or as soon as reasonably possible. The Program 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, VTA00015, issued to the Visa U.S.A. Trust, Chicago, IL which is effective 4/1/03. 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 Program Administrator:

Cardholder Services
550 Mamaroneck Avenue, Suite 309
Harrison, NY 10528

Underwritten by: Virginia Surety Company, Inc.
1000 N. Milwaukee Avenue
Glenview, IL 60025

Program 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 "the Company"). We reserve the right to change the benefits and features of all these programs. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages. The program described in this Guide will not apply to Visa cardholders whose accounts have been suspended or cancelled.

Visa, the Company, and/or your Financial Institution can cancel or non-renew the coverage, and if we do, we will notify you at least thirty (30) days in advance. 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 Card 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 eligible Visa Cardholder has concealed or misrepresented any material fact or circumstance concerning the coverage or the subject thereof of the eligible Visa Cardholder'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 eligible Visa Cardholder 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.

For general questions regarding this benefit, call the Program Administrator at 1-800-757-1274, or call collect at 0-804-673-6496.

FORM #VTAI (04/03)

Your Visa Card Guide to Benefit **Warranty Manager Service**

How do I benefit from Warranty Manager Service?

Warranty Manager Service offers you a number of valuable features, including **warranty registration** and **Extended Warranty Protection**, all available with a simple toll-free telephone call. And with our **Visa Performance Guarantee** you have the option of purchasing affordable Extended Service Agreements.*

Warranty Manager's registration service helps you take full advantage of your warranties, because you can get key information about your coverage with a single toll-free call. And if you send us your sales receipts and warranty information, we'll keep everything on file—so arranging for a repair or replacement is as easy as picking up the telephone.

Warranty Manager Service offers Extended Warranty Protection coverage that doubles the free repair period under the original manufacturer's written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less when an item is purchased entirely with your eligible Visa card.

Why should I register my purchases?

To have peace of mind knowing all of your purchases are registered and on file with Visa. Although registration is not required for Extended Warranty Protection benefits, it is strongly encouraged that you send us your sales receipts and warranty information. With this valuable service, you won't have to search for critical documentation when you need it. Arranging for a repair or replacement is as easy as picking up the telephone. Call 1-800-551-8472 for information regarding the security of registering your purchases.

What are the advantages of Visa Performance Guarantee?

Visa Performance Guarantee is valuable protection you can purchase beyond the coverage provided to you by Visa. It is available to extend your warranty coverage for up to five (5) years from the date of product purchase. This provides you with an easy, reasonably priced way to cover parts and labor costs necessary to repair your product in case of failure.

Who is eligible under the program?

To be eligible for this coverage, you must be a valid cardholder of an eligible U.S.-issued Visa card.

Are gifts covered?

Yes, as long as you purchased the gift entirely with your eligible Visa card and it meets the terms and conditions of the program.

Are purchases made outside the United States covered?

Yes, as long as you purchased the item entirely with your eligible Visa card and the eligible item has a valid original manufacturer's written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty. Rest easy knowing the purchases made while you travel are protected by Visa.

What items are not covered?

- 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.
- Computer software.
- Medical equipment.

Do I need to keep copies of receipts or any other records?

To file a claim, copies of your Visa card receipt, your store receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty are required. You will need to retain copies of these records unless the purchase is registered.

How do I file a claim?

Call the Program Administrator at 1-800-551-8472 immediately upon learning of a product failure. ***Please note: If you do not give such notice within sixty (60) days after the product failure, your claim may be denied.*** The Program Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form. **This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days of the product failure.** Unless otherwise noted, the date of loss shall be the date you first notified the Program Administrator.

Gift recipients of eligible items are also covered by the claims process, if desired. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

What documents do I need to submit with my claim?

- Your completed and signed claim form.
- Your Visa card receipt.
- The itemized store receipt.
- A copy of the original manufacturer's written U.S. warranty and any other applicable warranty.
- A description and serial number of the item, 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 order.

All claims must be fully substantiated.

How will I be reimbursed?

Once your claim has been verified, the item will be repaired or replaced at the sole option of the insurance provider, but for no more than the original purchase price of the covered item, up to a maximum of \$10,000, as recorded on your Visa card receipt, and \$50,000 maximum per cardholder.

Extended Warranty Protection will pay the facility directly for repairs, if possible, or 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 Provider's payment, replacement, or repair made in good faith will fulfill the Provider's obligation under the program coverage.

Under normal circumstances, reimbursement can help you make all the necessary arrangements for receipt and approval of all required documents.

Do I have to file with my insurance company?

No. However, if you have purchased a service contract or Extended Warranty, Extended Warranty Protection is secondary to that coverage.

For more information, visit www.visa.com/warrantymanager.

Program Provisions for Warranty Manager Service: This protection provides benefits only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase with your eligible Visa card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this Program. The Provider will not unreasonably apply this provision to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be cancelled.

The Provider, in issuing this policy, relies on the truth of statements made in the Declarations and/or application of each cardholder and policyholder. Each cardholder and policyholder agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder or policyholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Program Administrator within six (6) months of the date of damage, theft, or product failure.

After the Provider has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Provider to the extent of the cost of the Provider's payment to you. You shall give the Provider any assistance necessary to secure its rights and remedies—including the execution of all documents—and the Provider shall be entitled at its own expense to bring suit in your name.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of the Program Guide and policy have been complied with fully.

The Visa Warranty Manager is a service provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America. Coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between this Guide and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

The program described in this Guide will not apply to Visa cardholders whose accounts have been suspended or cancelled.

This service is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages.

Visa and/or your Financial Institution can cancel or non-renew the coverage, and if we do, we will notify you at least thirty (30) days in advance. If the insurer non-renews or cancels any coverages provided to eligible Visa cardholders, you will be notified within 30–120 days before the expiration of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. Coverage will still apply on transactions made prior to the date of such cancellation or non-renewal provided all other terms and conditions of coverage are met.

For general questions regarding this benefit, call the Program Administrator at 1-800-551-8472.

* Extended Service Agreements are offered through a third-party administrator, and may not be available in all states. Terms and conditions may vary by product type. Call 1-800-635-5529 for details regarding specific products.

FORM #VWMGR (09/03)

Your Visa Card Guide to Benefit **Travel & Emergency Assistance**

What is Travel & Emergency Assistance?

Help when you don't know where to turn. You can count on a wide range of Visa emergency services available whenever and wherever you need them, 24 hours a day, 365 days a year.

We will make every reasonable effort to respond when you have an emergency—even if you need assistance beyond the services listed here. Please understand that, due to occasional problems such as distance, location, or time, neither Visa nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other service.

Who is eligible for Travel & Emergency Assistance?

You, your spouse, and your children (provided the children are dependents under 22 years old) may all take advantage of these special emergency services.

How do I get these services?

They're as close as the nearest phone. You simply call the Program Administrator at 1-800-992-6029 any hour of the day or night. If you are outside the United States, call collect at 0-804-673-1675.

Is there a charge for these services?

No. Visa Travel & Emergency Assistance is available to eligible Visa cardholders at no additional charge.

Please note: Visa Travel & Emergency Assistance provides 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 what do they provide?

Visa Travel & Emergency Assistance will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

- Emergency Message Service** can record and relay emergency messages for travelers, immediate family members, or business associates. ***NOTE: Visa will use reasonable efforts to relay emergency messages in accordance with program 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 Program Administrator can give you names of 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 Visa or personal account. ***NOTE: All costs are your responsibility.***

- Legal Referral Assistance** can arrange contact with English-speaking attorneys and with U.S. embassies or consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Program Administrator can coordinate bail payment from your Visa or personal account. The Program Administrator can also follow up to make sure bail has been properly handled. ***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 even includes arranging to bring your young children home and staying in contact with family members or employers. In the case of a death, the Program Administrator can make arrangements for returning the remains of the deceased home. ***NOTE: All costs are your responsibility.***

- Emergency Ticket Replacement** helps you with the carrier's lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you. ***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 Program Administrator can also arrange a cash advance with your Visa issuing bank. ***However, 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. ***NOTE: All costs are your responsibility.***

- Prescription Assistance and Valuable Document Delivery Arrangements** can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at home or elsewhere. ***NOTE: All costs are your responsibility.***

- Pre-Trip Assistance** can give you information on your destination before you leave—information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.

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

For general questions regarding this benefit, call the Program Administrator at 1-800-992-6029. If you are outside the United States, call collect at 0-804-673-1675.

FORM #VTEA (03/04)

Your Visa Card Guide to Benefit **Emergency Evacuation and Transportation Coverage**

Effective 3/1/04

For questions about your balance, call the customer service number on your Visa statement.

Emergency Evacuation

When you charge a Trip—the duration of which does not exceed sixty (60) days and is in excess of 100 miles—from your place of Residence—with Your eligible Visa card, You will be eligible to receive up to \$10,000 for covered expenses not paid or payable by Your medical insurance if any injury or illness commencing during Your Trip results in a necessary emergency evacuation. The evacuation must be approved by the Program Administrator in consultation with a legally licensed Physician who certified that the severity of the injury or sickness warrants emergency evacuation. The Program Administrator must make the actual medical transportation arrangements.

Emergency Evacuation means:

(a) Your medical condition warrants immediate transportation from the place where You are injured or sick to the nearest where appropriate medical treatment can be obtained; or (b) After being treated at a local Hospital, Your medical condition warrants transportation to Your Residence to obtain further medical treatment or to recover; or (c) Both (a) and (b) above.

Covered Expenses are expenses for transportation, medical services, and medical supplies necessarily incurred in connection with Your emergency evacuation. All transportation arrangements must be: (a) recommended by the attending Physician; or (b) required by the standard regulations of the conveyance transporting You; and (c) arranged and approved in advance by the Program Administrator. Expenses for medical services and supplies must be recommended by the attending Physician.

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

This program does not cover any expenses provided by another party at no cost to You or already included in the cost of the scheduled Trip which caused the coverage period to begin.

Emergency Transportation

In the event You are hospitalized for more than eight (8) days, the Program Administrator can arrange to bring a relative or friend to Your bedside by paying the cost of any economy-class round trip ticket.

You will also be eligible to receive reimbursement 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. In exchange for this service, the return tickets must be turned over to the Program Administrator whenever possible or the Program Administrator must be reimbursed the amount equivalent to the value of the unused ticket.

Repatriation of Remains

In the event You should die during the course of the covered Trip, the Program Administrator will pay the reasonable covered expenses incurred, up to \$1,000, to return Your body to Your home country of Residence.

Covered Expenses include, but are not limited to, expenses for embalming, cremation, coffin, and transportation.

Exclusions

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.
- Services, supplies, or charges rendered by an Eligible Person's Immediate Family Member.
- Care not medically necessary as determined by the Program Administrator.
- 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 benefits or compensation are available, in whole or in part, under the provisions of any legislation of any governmental unit. This exclusion applies whether or not the Eligible Person claims the benefits or compensation and whether or not the Eligible Person recovers losses from a third party.
- Payments to the extent benefits are provided by any governmental agency or unit (except Medicare).
- 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 a felonious act or attempt thereof; skydiving, scuba, skin, or deep sea diving; hang gliding; parachuting; rock climbing; and contests of speed.
- Care received for which an Eligible Person would have no legal obligation to pay in the absence of this or any similar coverage.
- Care received in Afghanistan, Burma, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon, Nicaragua, North Korea, Yemen, Vietnam, and any other countries which may be determined by the U.S. Government from time to time to be unsafe for travel.

Definitions

Eligible Person means a valid Visa cardholder who pays for the covered Trip by using the covered card.

Excess means that this coverage will pay benefits for charges that are not covered by Your insurance (for example, Your deductible or co-payments). If You have no insurance, the full amount of charges will be considered.

Hospital means a facility that holds a valid license if it is 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 service 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.

Immediate Family Member means Your spouse or legally dependent children under age 18 (25 if enrolled as a full-time student at an accredited 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 an Immediate Family Member.

Residence means Your home address as listed in the respective bank's file or address reflected on cardholder's billing statement. The home address from the bank's records will take precedence over billing statement address in determining the eligibility of coverage.

Trip means arrangements that are made by a commercial licensed travel establishment consisting of travel agencies and/or common carrier organizations.

You or Your means an Eligible Person (as defined above) or Your Immediate Family Members who charged their Trip to Your eligible Visa card.

If You have an accident/illness or any other type of loss, immediately call the Program Administrator at 1-800-508-1276, or call collect at 0-804-673-6498. The representative will answer any questions You may have and send You a special claim form.

How do I file a claim?

Complete the claim form You receive from Your call to the Program Administrator. Mail the following items within 180 days from the date of occurrence to:

Enhancement Services
P.O. Box 72034
Richmond, VA 23255

- The completed claim form.
- A copy of Your receipt, as proof that the Trip was charged and paid for by Your eligible Visa card.
- A statement from Your insurance carrier (and/or Your employer, or employer's insurance carrier) showing any amounts they may have paid toward the claim cost. Or, if You have no other applicable insurance, please provide a notarized statement to that effect.
- A copy of any other valid and collectible insurance available to You.
- Any other documentation deemed necessary by the Program Administrator to substantiate the claim.

Program Provisions for Emergency Evacuation and Transportation Coverage: You shall use due diligence and do all things reasonable to avoid or diminish any injury or illness for which coverage is provided under this Program. The Provider will not unreasonably apply this provision 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 benefits may be cancelled.

This coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between this description of coverage and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

Emergency Evacuation and Transportation Coverage is a service provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America (herein referred to as "Provider").

This service is provided to eligible Visa card