



Your Visa Card Guide to Benefits

Wells Fargo Visa Consumer Credit Card

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Your Guide to Benefits describes the benefits in effect as of 10/01/2021. Benefits information in this guide replaces any prior benefits information you may have received. Please read and retain for Your records. Your eligibility is determined by your financial institution.

This Guide to Benefits details Your insurance's principal provisions and is not an insurance contract. The master policy defines this plan's complete provisions. Please keep this reference guide handy and in a safe place with Your other insurance documents.

For questions about Your account, balance, or rewards points, please call the customer service number on Your Visa statement.

Section 1 — Shopping Benefits

Cellular Telephone Protection

When does protection begin?

Cellular Telephone Protection coverage begins the first day of the calendar month following your first cell phone payment on your eligible Wells Fargo Consumer Credit Card, and remains in effect when you continue to charge your total monthly cell phone bill to your Wells Fargo Consumer Credit Card.

What is covered?

Cellular Telephone Protection can reimburse the eligible Wells Fargo Consumer Credit Card cardholder for damage to or theft of a cell phone. This is supplemental coverage not otherwise covered by another insurance policy (for example, cell phone insurance programs, or your homeowner's, renter's, automobile, or employer's insurance policies) and may be applied after all other insurance is exhausted. Reimbursement is limited to the repair or replacement of your original cell phone, less a \$25 deductible with an allowable maximum of two paid claims per 12 month period. Each approved claim has a benefit limit of \$600. This benefit does not cover cell phones that are lost (i.e. disappear without explanation).

What is not covered?

The coverage does not apply

- If the cell phone bill is paid from a Wells Fargo Debit Card, Wells Fargo Business Credit Card, Wells Fargo Commercial Card or from the card that is linked to a Line of Credit;
- Cell phones that are rented, borrowed, or received as part of a prepaid plan or "pay as you go" type plans; and
- Electronic failure or issues related to the software of the device.
- Lost cell phones (i.e. disappear without explanation).

This protection is only available when cell phone bills are paid from your Wells Fargo Consumer Credit Card. The coverage does not apply if the cell phone bill is paid from a Wells Fargo Debit Card, Wells Fargo Business Credit Card, Wells Fargo Commercial Card or from the card that is linked to a Line of Credit. Coverage does not apply to cell phones that are rented, borrowed, or received as part of a prepaid plan. Electronic failure or issues related to the software of the device are not covered. Cellular Telephone Protection coverage begins the first day of the calendar month following your first cell phone billing on your Wells Fargo Consumer Credit Card, and remains in effect when you continue to charge your total monthly cell phone bill to your Wells Fargo Consumer Credit Card. This protection may not be equivalent to or better than other applicable coverage.

Where to get more details?

For complete coverage benefits and exclusions regarding this protection call **1-866-804-4770** or outside the U.S. call collect at **1-303-967-1096**, 24 hours a day, seven days a week or go to www.wellsfargo.com/ctp.

NOTE: Call your cellular provider (or log on to their website) and request to set up automatic payments. Setting up automatic payments is not required to qualify for Cellular Telephone Protection; however, you need to pay your monthly cell phone bill with your eligible Wells Fargo Consumer Credit Card to get up to \$600 protection.

Section 2 — Travel Benefits

Visa Concierge Services

How do I use Visa Concierge Service?

Receive access to our complimentary 24-hour concierge service to help plan the perfect vacation, book travel, make restaurant reservations, and more. Visit www.visasignatureconcierge.com or call **1-800-953-7392**.

Wells Fargo Visa cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Concierge on cardholders' behalf.

Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction.

All goods and services subject to availability. See full terms of service at visasignatureconcierge.com. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website.

Emergency Cash Disbursement and Card Replacement

Lost, stolen, or damaged card? Need emergency card or cash? Visa credit cardholders can get an emergency cash advance disbursed or a card replaced within one to three business days, in some cases, within 24 hours, after issuer approval. Any cash advance fees and interest charges that are associated with your credit card account would apply. Cardholder is responsible for any additional charges or fees that may be applied by parties other than Wells Fargo for these transactions. Please refer to your Card Account Agreement for more details. This benefit is available on all Visa credit cards.

Who do I contact for help?

If You need to replace Your card or want help with receiving emergency cash, contact the Visa Global Customer Care Services at the following numbers at **1-800-847-2911** or call the Visa direct line **1-303-967-1096** 24 hours a day, seven days a week.

How do I get emergency cash?

Once You call the Visa Global Customer Care Services associate at the above phone numbers, We'll work with you and your financial institution for approval. Visa will arrange a convenient location for you to collect the emergency cash.

How do I replace my card?

If your card is lost, stolen or damaged, call a Visa Global Customer Care Services associate at **1-800-847-2911** or call one of our global toll-free-numbers located within the Visa website: <https://usa.visa.com/support/consumer/lost-stolen-card.html>. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. We'll work with you and your financial institution for approving Your card. Visa will arrange delivering Your card directly to you or at a different collection location.

How do I report a lost or stolen card?

If You lose Your Visa Consumer Credit Card or someone steals it, we'll help you notify the appropriate parties and replace Your card. This worldwide service saves You valuable time. You can use this benefit 24 hours a day, seven days a week. To do so, please call either:

Visa Toll-Free Number **1-800-847-2911**

Visa Direct-Dial Number **1-303-967-1096**

Travel and Emergency Assistance Services

Travel and Emergency Assistance Services are made available to help You in case of an emergency while You are traveling away from home. The Benefit Administrator can connect You with the appropriate local emergency and assistance resources available, 24 hours a day, 365 days a year.

Please note that due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.

Definitions

- **Common Carrier** means any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.
- **You** or **Your** means an eligible person whose name is embossed on an eligible U.S. issued card, and You reside in the United States.

What are Travel and Emergency Assistance Services, and how do I use them?

Travel and Emergency Assistance Services are made available to You, if You are a cardholder of an eligible card issued in the United States. Your spouse and children (dependents under 22 years old) are also eligible to use these services.

Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

To use the services, simply call the toll-free, 24-hour Benefit Administrator line at **1-866-804-4770**. If You are outside the United States, call collect at **1-804-673-1675**.

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

- **Emergency Message Service** — can record and relay emergency messages for travelers or their immediate family members. The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully. *All costs are Your responsibility.*
- **Medical Referral Assistance** — provides medical referral, monitoring, and follow-up. The Benefit Administrator can give You names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor Your condition; keep in contact with Your family, and provide continuing liaison; and help You arrange medical payments from Your personal account. *All costs are Your responsibility.*
- **Legal Referral Assistance** — can arrange contact with English-speaking attorneys and U.S. embassies and consulates if You're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from Your personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. *All costs are Your responsibility.*
- **Emergency Transportation Assistance** — can help You make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring Your Young children home and helping You stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. *All costs are Your responsibility.*

- **Emergency Ticket Replacement** — helps You through Your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to You, should You lose Your ticket. *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. *You are responsible for the cost of any replacement items shipped to You.*
- **Emergency Translation Services** — provides telephone assistance in all major languages and helps find local interpreters, if available, when You need more extensive assistance. *All costs are Your responsibility.*
- **Prescription Assistance and Valuable Document Delivery Arrangements** — can help You fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. *All costs are Your responsibility.*
- **Pre-Trip Assistance** — can give You information on Your destination before You leave such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

Additional Provisions for Travel and Emergency Assistance Services

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose accounts have been suspended or cancelled.

FORM #TEAS – 2017 (STAND 04/17)

TEAS-O

Auto Rental Collision Damage Waiver

Auto Rental Collision Damage Waiver reimburses You for damages caused by theft or collision -- up to the Actual Cash Value of most rented cars. Auto Rental Collision Damage Waiver covers no other type of loss. For example, in the event of a collision involving Your rented vehicle, damage to any other driver's car or the injury of anyone or anything is not covered. Rental periods of fifteen (15) consecutive days within Your country of residence, and thirty-one (31) consecutive days outside it, are both covered. (Longer rental periods, however, are **not** covered.)

You are eligible for this benefit if Your name is embossed on an eligible card issued in the United States and You use it and/or rewards programs associated with Your covered Account to initiate and complete Your entire car rental transaction. Only You as the primary car renter and any additional drivers permitted by the Rental Car Agreement are covered.

Definitions

- **Account** means Your credit or debit card Accounts.
- **Actual Cash Value** means the amount a Rental Vehicle is determined to be worth based on its market value, age and condition at the time of loss.
- **Computer Programs** means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.
- **Cyber Incident** means any of the following acts:
 - unauthorized access to or use of Your Digital Data or Rental Vehicle;

- alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or Rental Vehicle;
- transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or Rental Vehicle;
- restriction or inhibition of access to or directed against Your Digital Data or Rental Vehicle;
- computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Rental Vehicle during the manufacturing process, upgrade process, or normal maintenance
- **Digital Data** means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Rental Vehicle to store information, process information, and transmit information over the Internet.
- **Eligible Person** means a cardholder who pays for their auto rental by using their eligible Account and/or rewards programs associated with Your covered Account.
- **Rental Car Agreement** means the entire contract an eligible renter receives when renting a Rental Vehicle from a rental car agency which describes in full all of the terms and conditions of the rental, as well as the responsibilities of all parties under the contract.
- **Rental Vehicle** means a land motor vehicle with four or more wheels as described in the participating organization's disclosure statement which the eligible renter has rented for the period of time shown on the Rental Car Agreement and does not have a manufacturer's suggested retail price exceeding the amount shown on the participating organization's disclosure statement.
- **You** or **Your** means an Eligible Person who uses their eligible card and/or rewards programs associated with Your covered Account to initiate and complete the rental car transaction.

How Auto Rental Collision Damage Waiver Works With Other Insurance

Auto Rental Collision Damage Waiver covers theft, damage, valid loss-of-use charges imposed and substantiated by the auto rental company, administrative fees and reasonable and customary towing charges, due to a covered theft or damage to the nearest qualified repair facility.

If You **do** have personal automobile insurance or other insurance that covers theft or damage, this benefit reimburses You for the deductible portion of Your car insurance or other insurance, along with any unreimbursed portion of administrative and loss-of-use charges imposed by the car rental company, as well as reasonable towing charges while the car was Your responsibility.

If You **do not** have personal automobile insurance or any other insurance, the benefit reimburses You for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

If You are renting outside of Your country of residence, the coverage provided under this benefit is primary and reimburses You for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

How to Use Auto Rental Collision Damage Waiver

1. Use Your card and/or rewards programs associated with Your covered Account to initiate and complete Your entire car rental transaction.
2. Review the auto rental agreement and decline the rental company's collision damage waiver (CDW/LDW) option, or a similar provision, **as accepting this coverage will cancel out Your benefit.** If the rental company insists that You purchase their insurance or collision damage waiver, **call the Benefit Administrator for assistance at 1-866-804-4770. Outside the United States, call collect at 1-804-673-1164.**

Before You leave the lot, be sure to check the car for any prior damage.

This benefit is in effect during the time the rental car is in Your (or an authorized driver's) control, and it terminates when the rental company reassumes control of their vehicle.

This benefit is available in the United States and most foreign countries **(with the exception of Israel, Jamaica, the Republic of Ireland or Northern Ireland)**. However, this benefit is not available where precluded by law, or where it's in violation of the territory terms of the auto rental agreement, or when prohibited by individual merchants. **Because regulations vary outside the United States, check with Your auto rental company and the Benefit Administrator before You travel, to be sure that Auto Rental Collision Damage Waiver will apply.**

Vehicles *Not* Covered

Certain vehicles are ***not*** covered by this benefit, they consist of: expensive, exotic, and antique cars; cargo vans; certain vans; vehicles with an open cargo bed; trucks; motorcycles; mopeds; motorbikes; limousines; and recreational vehicles.

Examples of expensive or exotic cars are the Alfa Romeo, Aston Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce, and Tesla. However, selected models of Audi, BMW, Mercedes-Benz, Cadillac, Infiniti, Land Rover, Lexus, Lincoln, and Range Rover ***are*** covered.

An antique car is defined as one that is over twenty (20) years old, or one that has not been manufactured for ten (10) years or more.

Vans are not covered. But those designed as small-group transportation vehicles (seating up to nine (9) people, including the driver) ***are*** covered.

If You have questions about a specific vehicle's coverage or organization where the vehicle is being reserved, call the Benefit Administrator at 1-866-804-4770, or call collect outside the United States at 1-804-673-1164.

Related Instances & Losses *Not* Covered

- Any obligation You assume under any agreement (other than the deductible on Your personal auto policy)
- Any violation of the auto rental agreement or this benefit
- Injury of anyone, or damage to anything, inside or outside the Rental Vehicle
- Loss or theft of personal belongings
- Personal liability
- Expenses assumed, waived, or paid by the auto rental company, or its insurer
- The cost of any insurance, or collision damage waiver, offered by or purchased through the auto rental company
- Depreciation of the Rental Vehicle caused by the incident including, but not limited to, "diminished value"
- Expenses reimbursable by Your insurer, employer, or employer's insurance

- Theft or damage 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
- Damage due to off-road operation of the Rental Vehicle
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)
- Confiscation by authorities
- Vehicles that do not meet the definition of covered vehicles
- Rental periods that either exceed, or are intended to exceed, fifteen (15) consecutive days, within Your country of residence, or thirty-one (31) days outside Your country of residence
- Leases and mini leases
- Theft or damage as a result of the authorized driver's and/or cardholder's lack of reasonable care in protecting the Rental Vehicle before and/or after damage or theft occurs (for example, leaving the car running and unattended)
- Theft or damage reported more than forty-five (45) days* after the date of the incident
- Theft or damage for which a claim form has not been received within ninety (90) days* from the date of the incident
- Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days after the date of the incident
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland
- Losses caused by or resulting from a Cyber Incident

***Not applicable to residents in certain states**

Filing a Claim

It is Your responsibility as a cardholder to make every effort to protect Your Rental Vehicle from damage or theft. If You have an accident, or Your Rental Vehicle has been stolen, immediately call the Benefit Administrator at **1-866-804-4770** to report the incident, regardless of whether Your liability has been established. Outside the United States, call collect at **1-804-673-1164**.

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

The Benefit Administrator reserves the right to deny any claim containing charges that would not have been included, if notification occurred before the expenses were incurred. Thus, it's in Your best interest to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation.

What You Must Submit to File a Claim

At the time of the theft or damage, or when You return the Rental Vehicle, ask Your car rental company for the following documents:

- A copy of the accident report form
- A copy of the initial and final auto rental agreements (front and back)
- A copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable
- A copy of the demand letter which indicates the costs You are responsible for and any amounts that have been paid toward the claim.

Submit all of the above documents from the rental company, along with the following documents, to the Benefit Administrator:

- The completed and signed Auto Rental Collision Damage Waiver claim form (Important : This must be postmarked within ninety (90) days* of the theft or damage date, even if all other required documentation is not yet available – **or Your claim may be denied**).
- A copy of Your monthly billing statement (showing the last 4 digits of the Account number) demonstrating that the entire rental transaction was made on Your eligible Account.
- A statement from Your insurance carrier (and/or Your employer or employer's insurance carrier, if applicable), or other reimbursement showing the costs for which You are responsible, and any amounts that have been paid toward the claim. Or, if You have no applicable insurance or reimbursement, a statement of no insurance or reimbursement is required.
- A copy of Your primary insurance policy's Declarations Page (if applicable) to confirm Your deductible (This means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles)
- Any other documentation required by the Benefit Administrator to substantiate the claim.

Finally, please note that all remaining documents must be postmarked within three hundred and sixty-five (365) days* of the theft or damage date **or Your claim may be denied**.

***Not applicable to residents of certain states.**

For faster filing, or to learn more about Auto Rental Collision Damage Waiver, visit www.eclaimsline.com. You are leaving Wells Fargo and entering a website that Wells Fargo does not control. Wells Fargo has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website.

Finalizing Your Claim

Your claim will typically be finalized within 15 (fifteen) days, after the Benefit Administrator has received all the documentation needed to substantiate Your claim.

Transference of Claims

Once Your claim has been paid, all Your rights and remedies against any party in regard to this theft or damage will be transferred to the Benefit Administrator, to the extent of the cost of payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

Additional Provisions for Auto Rental Collision Damage Waiver

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied 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 benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings,

statement inserts, statement messages or electronic notification.

The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.

- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #VARCDW – 2013 (STAND 04/14)

ARCDW-O

Roadside Dispatch®

For roadside assistance, call **1-800-847-2869**

What is Roadside Dispatch?

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience wherever your travels take you.

No membership or pre-enrollment is required. No annual dues. No limit on usage.

For a set price per service call, the program provides:

- *Standard Towing — Up to 5 miles included¹*
- Tire Changing — must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery — up to 5 gallons (plus the cost of fuel)
- Standard Winching

Roadside Dispatch will ask you where you are, what the problem is, and while they remain on the phone with you, they will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – Roadside Dispatch will advise you to hang up and dial 911. If you are not able to dial 911, they will call the non-emergency police number in Your area, and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone number and you may save money because their rates are pre-negotiated.

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required. Just call Roadside Dispatch toll-free when you need them.

1-800-847-2869 ~ It's that easy!

Note: Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only.

Current fee for a standard service call is \$69.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

¹ Any vehicle with wheels is covered under the program as long as it can be classified as 'Light Duty'. 'Light Duty' vehicles are vehicles that

weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered under this program.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Wells Fargo shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor Wells Fargo provides any assurances as to the ability of the Service Provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. Services provided by Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross Country Motor Club of California, Inc. a California corporation.

\$150,000.00 Worldwide Automatic Common Carrier Travel Accident Insurance

DEFINITIONS

- **Accident or Accidental** means a sudden, unforeseen, and unexpected event which: 1) happens by chance; 2) is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof; 3) occurs while the Insured Person is insured under this policy which is in force; and 4) is the direct cause of loss.
- **Accidental Bodily Injury** means bodily injury, which is: 1) Accidental; 2) the direct cause of a loss; and 3) occurs while an Insured Person is insured under this policy, which is in force. Accidental Bodily Injury does not include conditions caused by repetitive motion injuries, or cumulative trauma not a result of an Accident, including, but not limited to: 1) Osgood-Schlatter's Disease; 2) bursitis; 3) Chondromalacia; 4) shin splints; 5) stress fractures; 6) tendinitis; and 7) Carpal Tunnel Syndrome.
- **Account** means Credit Card accounts, Debit Card accounts, central billed accounts, checking accounts and savings accounts as set forth in the Class Schedule of this coverage.
- **Benefit Amount** means the amount stated which applies: 1) at the time of an Accident; 2) to an Insured Person; and 3) for an applicable Hazard.
- **Cardholder** means an individual who is named on the Account issued by Wells Fargo Bank, N.A.
- **Common Carrier** means any motorized land, water or air Conveyance, operated by an organization other than Wells Fargo Bank, N.A., organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract.
- **Common Carrier Covered Trip** means travel on a Common Carrier when the full fare for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured Person's Account issued by Wells Fargo Bank, N.A.
- **Company** means Federal Insurance Company.
- **Conveyance** means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction.
- **Credit Card** means a payment medium that takes the form of a credit card, credit plate, courtesy card or other identification card or device,

issued to the Insured Person. The Insured Person may use the Credit Card to purchase, hire, rent or lease property or services. Credit Card does not include a Debit Card.

- **Debit Card** means a payment medium that takes the form of a card, plate or other identification card or device issued to the Insured Person who is an owner of a deposit Account maintained by the issuer. The Insured Person may use the Debit Card to purchase, hire, rent or lease property or services. Debit Card does not include a Credit Card.
- **Dependent Child** means a Primary Insured Person's unmarried child from the moment of birth, including a natural child, grandchild, stepchild or adopted child from the date of placement with a Primary Insured Person or a child for whom the Primary Insured Person or Spouse has been named legal guardian. The Dependent Child must be primarily dependent upon such Primary Insured Person for maintenance and support and must be: 1) under the age of 25; or 2) classified as an Incapacitated Dependent Child.
- **Immediate Family Member** means an Insured Person's 1) Spouse or Domestic Partner; 2) children including adopted children or stepchildren; 3) legal guardians or wards; 4) siblings or siblings-in-law; 5) parents or parents-in-law; 6) grandparents or grandchildren; 7) aunts or uncles; 8) nieces and nephews. Immediate Family Member also means a Spouse's or Domestic Partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.
- **Incapacitated Dependent Child** means a child who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the Primary Insured Person for support and maintenance. The incapacity must have occurred while the child was: 1) under the age of 19; or 2) under the age of 25 if enrolled as a full-time student and enrolled in an Institution of Higher Learning.
- **Insured Person** means a person, qualifying as a Class member: 1) who elects insurance; or 2) for whom insurance is elected, 3) and on whose behalf premium is paid.
- **Loss** means Accidental: Loss of Foot, Loss of Hand, Loss of Hearing, Loss of Life, Loss of Sight, Loss of Sight of One Eye, Loss of Speech, Loss of Thumb and Index Finger. Loss must occur within one (1) year after the Accident.
- **Loss of Foot** means the complete severance of a foot through or above the ankle joint. We will consider such severance a Loss of Foot even if the foot is later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation.
- **Loss of Hand** means complete severance, as determined by a Physician, of at least four (4) fingers at or above the metacarpal phalangeal joint on the same hand or at least three (3) fingers and the thumb on the same hand. We will consider such severance a Loss of Hand even if the hand, fingers or thumb are later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation.
- **Loss of Hearing** means permanent, irrecoverable and total deafness, as determined by a Physician, with an auditory threshold of more than 90 decibels in each ear. The deafness cannot be corrected by any aid or device, as determined by a Physician.
- **Loss of Life** means death, including clinical death, as determined by the local governing medical authority where such death occurs within 365 days after an Accident.
- **Loss of Sight** means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as

determined by a Physician.

- **Loss of Sight of One Eye** means permanent loss of vision of one eye. Remaining vision in that eye must be no better than 20/200 Using a corrective aid or device, as determined by a Physician.
- **Loss of Speech** means the permanent, irrecoverable and total loss of the capability of speech without the aid of mechanical devices, as determined by a Physician.
- **Loss of Thumb and Index Finger** means complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a Physician. We will consider such severance a Loss of Thumb and Index Finger even if a thumb, an index finger or both are later reattached. If the reattachment fails and amputation becomes necessary, then We will not pay an additional Benefit Amount for such amputation.
- **Physician** means a licensed practitioner of the healing arts, acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include: 1) an Insured Person; 2) an Immediate Family Member.
- **Proof of Loss** means written evidence acceptable to Us that an Accident, Accidental Bodily Injury or Loss has occurred.
- **Spouse** means an Insured Person's husband or wife or who is recognized as such by the laws of the jurisdiction in which the Primary Insured Person resides.
- **War** means: 1) hostilities following a formal declaration of war by a governmental authority; 2) in the absence of a formal declaration of War by a governmental authority armed, open and continuous hostilities between two countries; or 3) armed, open and continuous hostilities between two factions, each in control of territory, or claiming jurisdiction over the geographic area of hostility.
- **We, Us and Our** means Federal Insurance Company.

ELIGIBILITY: This travel insurance plan is provided to Wells Fargo Visa Consumer Credit Card cardholders, of Wells Fargo Bank, N.A., automatically when the entire cost of the passenger fare(s) are charged to the Wells Fargo Visa Consumer Credit Card account while the insurance is effective. This plan is provided at no additional cost to eligible Wells Fargo Visa Consumer Credit Card cardholders of Wells Fargo Bank, N.A. It is not necessary for you to notify Wells Fargo Bank, N.A., the administrator, or the Company when tickets are purchased.

EFFECTIVE DATE: This insurance is effective on the date that you become a Wells Fargo Visa Consumer Credit Card cardholder, and will cease on the date the coverage is terminated or on the date your Wells Fargo Visa Consumer Credit Card account ceases to be in good standing, whichever occurs first.

DATE INSURANCE ENDS: Insurance for the Insured Person automatically terminates on the earliest of:

- 1) the termination date of this coverage; 2) the expiration of the period for which required premium has been paid for such Insured Person;
- 3) the date on which a person no longer meets the eligibility criteria as the Insured Person; or 4) the date on which We pay out 100% of the Benefit Amount.

BENEFITS: *We will pay the applicable Benefit Amount of \$150,000.00 if an Accident results in a covered Loss not otherwise excluded. The Accident must occur while an Insured Person is insured under this policy, while it is in force. The covered Loss must occur within one (1) year after the Accident. Insured Person's are covered while riding as a passenger in, entering or exiting any licensed Common Carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to your Wells Fargo Visa Consumer Credit Card account and/or*

rewards programs associated with Your covered Account. If the entire cost of the passenger fare has been charged to your Wells Fargo Visa Consumer Credit Card account and/or rewards programs associated with Your covered Account prior to departure for the airport, terminal or station, coverage is also provided for Common Carrier travel (including taxi, bus, train or airport limousine, including courtesy transportation); immediately, a) preceding your departure, directly to the airport, terminal or station b) while at the airport, terminal or station, and c) immediately following your arrival at the airport, terminal or station of your destination. If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your Wells Fargo Visa Consumer Credit Card account and/or rewards programs associated with Your covered Account.

100% of the Benefit Amount is payable for Accidental: Loss of Life; Loss of Speech and Loss of Hearing; Loss of Speech and one of: Loss of Hand, Foot or Sight of One Eye; Loss of Hearing and one of: Loss of Hand, Foot or Sight of One Eye; Loss of both Hands, both Feet, loss of Sight or any combination thereof; **50%** of the Benefit Amount is payable for Accidental: Loss of Hand, Foot or Sight of One Eye (any one of each); Loss of Speech or Loss of Hearing; **25%** of the Benefit Amount is payable for Accidental: Loss of Thumb and Index Finger of the same hand.

If an Insured Person suffers multiple Losses as the result of one Accident, then We will only pay the single largest Benefit Amount applicable to all such Losses.

EXCLUSIONS: This policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing the insurance. In addition no benefits will be paid for any Accident caused by or resulting from any of the following:

1) an Insured Person riding as a passenger in, entering, or exiting any aircraft while acting or training as a pilot or crew member. (This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.); **2)** an Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof. (This exclusion does not apply to an Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria.); **3)** an Insured Person's commission or attempted commission of any illegal act, including but not limited to any felony; **4)** any occurrence while an Insured Person is incarcerated after conviction; **5)** an Insured Person being voluntarily intoxicated, while driving a vehicle at the time of an Accident. Intoxication is defined by the laws of the jurisdiction where such Accident occurs; **6)** an Insured Person being under the influence of any narcotic unless administered on the advice of a Physician; **7)** an Insured Person participating in parachute jumping from an aircraft; **8)** an Insured Person being engaged in or participating in an organized motorized vehicular race or speed contest; **9)** an Insured Person participating in military action while in active military service with the armed forces of any country or established international authority. (This exclusion does not apply to the first 60 consecutive days of active military service with the armed forces of any country or established international authority.); **10)** an Insured Person traveling or flying on any a) flight on a rocket propelled or rocket launched aircraft, or b) flight which requires a special permit or waiver from a governmental authority having jurisdiction over civil aviation, whether or not such permit or waiver is granted; **11)** an Insured Person's suicide, attempted suicide or intentionally self-inflicted injury; **12)** a declared or undeclared War.

BENEFICIARY: The Loss of Life benefit will be paid to the beneficiary designated by the insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following

order: a) the Insured's spouse, b) the Insured's children, c) the Insured's parents, d) the Insured's brothers and sisters, e) the Insured's estate. All other indemnities will be paid to the Insured.

CLAIMS PAYMENT PROVISIONS:

Claim Notice: Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

Claim Forms: To obtain a claim form contact the Claim Administrator at **1-866-804-4770**. Complete all items on the required claim form, attach all appropriate documents, and mail to; Broadspire, a Crawford company, P.O. Box 459084 Sunrise, FL 33345. Reference policy # 9906-98-50. Claims documents may also be submitted via Myclaimsagent.com or fax to **1-855-830-3728**. When the Company receives notice of a claim, the Company will send You forms for giving proof of Loss to us within fifteen (15) days. If You do not receive the forms, You should send the Company a written description of the Loss.

Claim Proof of Loss: complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible.

Claim Payment: The Company will pay you or your beneficiary the applicable benefit amount within 30 days after complete proof of loss is received and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

GOVERNING JURISDICTION AND CONFORMANCE WITH

STATUTES: This policy is governed by the laws of the jurisdiction in which it is delivered to the Policyholder. Any terms of this policy which are in conflict with the applicable statutes, laws or regulations of the jurisdiction in which this policy is delivered are amended to conform to such statutes, laws or regulations. Any terms of a Description of Coverage which are in conflict with the applicable statutes, laws or regulations of the jurisdiction in which the Description of Coverage is delivered are amended to conform to the statutes, laws or regulations of the jurisdiction.

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of Insurance are contained in the master policy. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

Questions: Answers to specific questions can be obtained by writing to the **Plan Administrator:**

cbsi Card Benefit Services
550 Mamaroneck Avenue
Harrison, NY 10528

Plan Underwritten By



Federal Insurance Company
a member insurer of the
Chubb Group of Insurance Companies
202A Hall's Mill Road
Whitehouse Station, NJ 08889

FORM NO. FS634L

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