

**YOUR GUIDE TO CARD BENEFITS**

# **MECU Visa<sup>®</sup> Signature Card**

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**For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-397-9010 or call collect outside the U.S. at 303-967-1093.**

\* Your Guide to Benefits describes the benefits in effect as of 5/15/24. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.

\*\* For questions about your account, balance, or rewards points please call the customer service number on your Visa<sup>®</sup> card statement.

## Dovly Uplift

Dovly Uplift is designed to help cardholders improve and protect their credit score. The Dovly difference is its smart credit engine that includes a proprietary algorithm and direct integration with the credit bureaus. Dovly detects negative items on the cardholder's credit report and optimizes the removal of potential errors quickly and efficiently.

### How This Card Benefit Program Works

Visa cardholders must enroll to use Dovly Uplift. They can choose the complimentary Dovly Uplift benefit, or an upgraded Dovly membership at a market-leading discount. The steps for the enrollment process are outlined below:

- Cardholders visit the Dovly Uplift website ([dovlyuplift.com](https://dovlyuplift.com)) and enter their U.S.-issued Visa card number to verify eligibility. The card will not be charged.
- Enrollment in Dovly Uplift requires cardholders' first and last name, email, password creation, Social Security number, date of birth, address, and phone number.

Upon successful enrollment, Dovly displays negative items impacting the cardholder's score, and the cardholder confirms if any items need to be disputed.

Dovly's algorithm prioritizes disputes across all tradelines based on highest impact and re-prioritizes as members submit more disputes (each tradeline has 32 parameters that can be inaccurate). Dovly automatically transmits disputes to TransUnion in groupings, cadence and sequences calibrated to optimize results, and notifies the cardholder when dispute results are available.

Available at no cost, Dovly Uplift offers Visa cardholders:

- **Monthly credit report and score:** A detailed TransUnion credit report and score every month to help cardholders keep up with their credit.
- Help detecting and disputing inaccurate items on their TransUnion credit report in an optimal way thanks to Dovly's proprietary algorithm. Cardholders can:
  - Review their credit report for potential errors
  - Select items to dispute
  - Check dispute status
  - Receive alerts and recommendations
  - Learn via Dovly's financial literacy knowledge center
- **Ongoing credit monitoring:** Cardholders receive alerts any time there is a 10-point change in their credit score.
- **Credit alerts:** Alerts for signs of identity theft, along with notice of changes on cardholder's report.
- **Powerful results:** 90% of Dovly members see a double-digit credit score increase within 6 months.<sup>1</sup>
- **Live U.S.-based member services and support:** Credit experts available to assist cardholders via chat, email, and phone.
- **Convenient access:** Cardholders can access all of Dovly Uplift's features via Dovly's mobile app and website.

Visa cardholders will also have access to **market-leading discounts** if they are interested in upgrading to a more robust plan that includes premium features, such as 3-bureau dispute service, identity theft insurance, discount perks, and more. Note: Dovly Premium is currently not available to residents of Georgia, Minnesota, or Puerto Rico.

**Note:** While Dovly's platform is designed to remove inaccuracies from a credit report, every case is different, and not everyone will achieve the same results.

1. Based on a sample of 18,062 Dovly members as of May 2022.

## ID Navigator Powered by NortonLifeLock

ID Navigator Powered by NortonLifeLock helps keep eligible Visa cardholders informed about potential threats to their identity. No one can prevent all identity theft, so should the unexpected happen, a dedicated U.S.-based Identity Restoration Specialist will help by providing guidance and next steps so cardholders can act quickly.

### How This Card Benefit Program Works

Visa cardholders must enroll to use NortonLifeLock. They can choose the complimentary ID Navigator benefit, or a more robust NortonLifeLock product at a special discounted price. The steps for the enrollment process are outlined below:

- Cardholders go to [cardbenefitidprotect.com](https://cardbenefitidprotect.com) and enter their Visa debit or credit card number to confirm eligibility.
- Upon confirmation, the cardholder is directed to a custom NortonLifeLock landing page for benefit enrollment.
- Cardholders enter their personal information for monitoring and receive an enrollment confirmation.

Once enrollment is complete, the cardholder is directed to the Member Portal to view and manage the new benefit. Notifications and alerts are sent to cardholders via the LifeLock identity mobile app, or by text, phone,<sup>1</sup> or email depending on the preferences cardholders set up when they created their account.

When a cardholder receives an alert or notification and a link is included, the cardholder can click on the provided link, which will take them to more detailed information on the event and next steps or best practices that may help to minimize the impact to their identity.

Services include:

- **Dark Web Monitoring:** Continuously patrols the dark web and sends notifications to cardholders if their personal information is found. During enrollment, cardholders choose what information is monitored, and they can update this information at any time.
- **Data Breach Notifications:** Sends notifications via email to cardholders on large-scale breaches so they can act quickly should a breach affect their personal information.
- **Stolen Wallet Assist:** Provides guidance to help cardholders cancel or replace debit or credit cards, driver's licenses, Social Security cards, insurance cards, and more if their wallet is stolen.
- **One-Bureau Credit Monitoring Alerts<sup>1</sup>:** Helps keep cardholders on-top of their credit to help detect fraud more quickly. Alerts are sent so they are aware of key changes to their credit file with a major credit bureau. During enrollment, cardholders choose preferred communication channels for alerts (e.g., text, email, phone,<sup>2</sup> and mobile app push notifications).
- **Privacy Monitor (NEW for ID Navigator):** Gives cardholders greater control of their online privacy. It scans popular data broker sites for cardholders personal information and guides them through opting out.
- **Credit, Bank, and Utility Account Freezes:** Provides instructions and links to quickly freeze credit, bank, and utility files with each consumer reporting company to help protect cardholders against criminals opening unauthorized accounts in their name.
- **Restoration Assist:** U.S.-based Identity Restoration Specialists are available Monday to Friday 6 a.m. – 5 p.m. Pacific time with guidance and next steps to assist cardholders should they become a victim of identity theft or other suspicious activity.

**Note:** Visa cardholders will have access to special discounts if they are interested in purchasing a more robust identity theft offering that includes additional Restoration features such as the LifeLock Million Dollar Protection™ Package.

- **U.S.-based Member Services and Support:** This is available Monday to Friday 6 a.m. – 6 p.m. and Saturday 7 a.m. – 1 p.m. Pacific time.

**Note:** No one can prevent all cybercrime or all identity theft.

1. This is the cardholder-facing disclaimer that must be included in all consumer-facing content discussing this credit feature: “Two requirements must be met to receive the One-Bureau Credit Monitoring feature: (i) your identity must be successfully verified with Equifax and (ii) Equifax must be able to locate your credit file that contains sufficient credit history information. You will receive Credit Features once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment.”
2. Phone alerts made during normal local business hours.

## Additional Cardholder Assistance

NortonLifeLock provides support for cardholders who need additional help.

- Member Services and Support is available during the following times:
  - Monday through Friday, 6 a.m. – 6 p.m. Pacific time
  - Saturday: 7 a.m. – 1 p.m. Pacific time
- Cardholders can contact Member Services and Support via their ID Navigator dashboard which can be accessed via web or the LifeLock Identity mobile app.
- Cardholders can also reach out to NortonLifeLock at [Norton.com/visahelp](https://www.norton.com/visahelp).

## Benefits

ID Navigator Powered by NortonLifeLock can help to fill a key cardholder need in the marketplace today—and an identity theft protection benefit could help address that need:

- Eighty-five percent of consumers across 10 countries say they are concerned about data privacy.<sup>3</sup>
  - There’s a victim of identity theft in the U.S. every three seconds.<sup>4</sup>
  - In a Visa U.S. Credit Benefit Research study, identity theft protection benefits ranked third in customer preference out of 46 benefits tested.<sup>5</sup>
  - LifeLock is a leader in identity theft protection and is the most used identity theft protection service of the Visa cardholders who currently subscribe to an ID theft service.<sup>6</sup>
3. Global data based on an online survey of 10,003 adults in 10 countries conducted by The Harris Poll on behalf of NortonLifeLock, November - December 2021.
  4. Based on an online survey of 5,008 U.S. adults (including 1,019 U.S. adults who have ever experienced identity theft) conducted by The Harris Poll on behalf of NortonLifeLock, January 2022.
  5. Visa Credit Benefit Refresh Benefits Research 2020.
  6. VisaNet – May 2019.

## Price Protection

It is important for most buyers to get the best deal when purchasing a new item, however it can be irritating when You discover that the same item You recently purchased is being advertised for less than what You paid for.

With Price Protection, if You buy an eligible item with Your covered Account and/or rewards program associated with Your covered Account in the United States and see the identical eligible item available for less in another retail store's printed Advertisement or non-auction Internet Advertisement within sixty (60) days of the Date of Purchase, You can be reimbursed the difference up to \$500 per item and up to \$2,500 a year.

You are eligible for this benefit if You are a valid cardholder of an eligible U.S. issued card and You charge either a portion or the entire purchase price of the eligible item to Your Account or rewards program earned on Your covered Account toward the purchase. You will only be reimbursed up to the amount charged to Your Account or the program limit.

**Price Protection is secondary to and in excess of store policies offering a lowest-price guarantee or any other form of refund for price differences. Only items Advertised by authorized dealers in the United States apply. Price differences involving manufacturing and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection benefit.**

### How does it work?

1. Use Your eligible Account and/or rewards program associated with Your covered Account to purchase the eligible item. Be sure to save all original receipts; both Your Account paperwork and the itemized store receipt.
2. If You see the identical product by the same manufacturer Advertised in print for a lower retail price within sixty (60) days of Your purchase, keep the original printed Advertisement and make sure the Advertisement includes:
  - A description of the item that is identical to the one You purchased
  - The sale price
  - The store or dealer's name
  - A sale date(s) effective within sixty (60) days of the Date of Purchase

### What is *not* covered?

- Internet Auction Advertisements including but not limited to sites such as eBay, Ubid, Yahoo, and public or private live auction sites
- Advertisements of cash-only sales, close-out sales, flea markets, fire sales, going-out-of-business sales, limited-quantity promotions or liquidation sales
- Advertisements of sales of seasonal or discontinued items including, but not limited to, holiday decorations
- Animals and living plants
- Boats, automobiles, and any other motorized vehicles and their motors, equipment, or accessories
- Cell phone service agreements and cell phone contracts
- Items purchased for resale, professional, or commercial use
- Jewelry, antiques, and collectible items, rare or one-of-a-kind items, special order items, custom items, or tailored items
- Manufacturer and/or merchant rebates

- Perishables, services, consumables, and limited-life items including, but not limited to, rechargeable batteries
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments
- Items purchased outside of the United States
- Items that are previously owned, sold "as is," and/or refurbished

### How to file a Price Protection claim

1. Notify the Benefit Administrator within ten (10) days of the printed Advertisement showing Your product at a lower price at **1-800-553-7520**, or outside the U.S. call collect at **1-303-967-1096**. The Benefit Administrator will answer any questions You may have and send You a claim form.
2. Return the claim form and the requested documentation below within twenty (20) days of contacting the Benefit Administrator. Send all information to the address provided by the Benefit Administrator.

### Please submit the following documents:

- The completed signed claim form
- The original itemized sales receipt for Your purchase or original packing slip in the case of mail order purchases
- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your covered Account and/or rewards program associated with Your covered Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points, or any other payment method utilized
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim
- The original printed Advertisement or print out from a non-auction Internet site showing the item with its sale date and/or date of the Advertisement, lower Advertised price, and advertising store name to:

Card Benefit Services  
P.O. Box 110889  
Nashville, TN 37222

### Definitions

**Account** means Your credit or debit card Accounts.

**Advertised or Advertisements** means an Advertisement printed in a newspaper, journal, magazine, or flyer or items Advertised on a non-Auction internet site, distributed in the United States to the general public and placed by a manufacturer or authorized dealer of the consumer product in the United States. The advertisement must provide information stating the same manufacturer and model number of the item purchased. Advertisements that are cut down or altered in any way will not be accepted; therefore, any Advertisements, catalogs, etc. must be submitted in whole with date verification. The only exception is Advertisements in magazines and newspapers. In these cases, it's not necessary to submit the whole publication; only the whole page or pages in which the Advertisement appears, with the date and name of the publication, is required. Advertisements posted on the Internet, by a non-Auction Internet merchant with a valid tax identification number, are also eligible. The advertisement must provide information stating the same manufacturer and model number of the item purchased. The printed version of the non-Auction internet advertisement must include the merchant's Internet address and customer service telephone number, as well as the item, including manufacturer, model number, sale price, and date of publication.

**Date of Purchase** means the date You paid for and received the item, or the date of delivery and personal acceptance of the item, whichever is later.

**Eligible Person** means a cardholder who pays for their purchase by using their eligible Account and/or with rewards program associated with their covered Account.

**You or Your** means an Eligible Person who used their eligible Account to purchase the item and/or with rewards program associated with their covered Account.

### **Additional provisions for Price Protection**

- 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.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-553-7520, or call collect outside the U.S. at 1-303-967-1096.



## Return Protection

Have You ever purchased an item which looks great on the Internet or spectacular in a store but doesn't look as great once You remove its packaging at home? What if the retailer where You purchased the item will not accept the return?

Return Protection may be able to assist You. Return Protection is a benefit for eligible cardholders who make a purchase with their Account and/or rewards program associated with their covered Account.

You are eligible for this benefit if You are a cardholder of a covered card issued in the United States.

If You are disappointed with an item, within ninety (90) days from the date of purchase, and the retailer will not accept a return, You can be reimbursed for the purchase price, up to two hundred and fifty dollars (\$250.00) per item of personal property, and an annual maximum of one thousand dollars (\$1,000.00), per Account.

The Return Protection benefit is supplemental to, and in excess of, any valid and collectible avenue of recovery available to You, the eligible cardholder. The Benefit Administrator will reimburse the excess amount, once all other coverage has been exhausted, up to the coverage amount.

### What is covered?

Eligible items of personal property purchased with Your covered Account and/or rewards program associated with Your covered Account are covered for reimbursement up to two hundred and fifty dollars (\$250.00) per item at an annual maximum of one thousand dollars (\$1,000.00) per Account.

### What is not covered?

Return Protection does not apply to the following purchases:

- Animals and living plants
- Boats, aircraft, automobiles, 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
- Cash, bullion, traveler's checks, tickets, credit or debit cards, and any other negotiable instruments
- Computer software
- Damaged, or non-working, items
- Formal attire, including but not limited to, cocktail dresses, tuxedos, gowns, and formal accessories
- Items purchased for resale, or for professional or commercial use
- Items purchased outside the United States
- Items that have been altered
- Jewelry, art objects, rare or precious coins or stamps, antiques, and collectible items
- Medical equipment
- Perishables, consumables, and limited-life items, including but not limited to, rechargeable batteries

- Real estate and items which are intended to become part of real estate, including but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Seasonal items, including but not limited to, holiday decorations

### What if the store offers a guarantee?

This benefit is designed to cover You if the store will not allow You to return the item for a refund, exchange, or credit.

### How to file a Return Protection claim

1. If You are not satisfied with Your purchase and the retailer will not accept the return, call the Benefit Administrator, within ninety (90) days of the date of Your purchase, at **1-888-565-8472, or call collect outside the United States at 1-303-967-1096**. The customer service representative will ask you for some preliminary information about Your claim and send You a claim form.
2. Return the completed claim form within thirty (30) days of the first notice of loss to the Benefit Administrator along with the following items:
  - Your original itemized sales receipt for Your purchase or original packing slip in the case of mail order purchases
  - A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your covered Account.
  - After You have collected all of these documents, please send to:

Card Benefit Services  
P.O. Box 110889  
Nashville, TN 37222

**Please Note: If You file a claim within the first thirty (30) days of purchase, You may be asked to submit proof of the store's return policy.**

3. A customer service representative will contact You after receiving Your claim paperwork. If additional documents are requested, You will have sixty (60) days to fulfill that request. Once the claim paperwork is complete, You will receive instructions for shipping the item with its original packaging and any applicable manuals and warranties to Card Benefit Services. **The cost of shipping is at your expense.**

**The item must be in like-new or good working condition in order to be approved for reimbursement.**

For faster filing or to learn more about Return Protection, visit [www.cardbenefitservices.com](http://www.cardbenefitservices.com).

### How will I be reimbursed?

If Your claim is approved and the item has been received, the Benefit Administrator will issue a reimbursement for the purchase price of the item, up to a maximum of two hundred and fifty dollars (\$250.00) per eligible item, or one thousand dollars (\$1,000.00) annual maximum per Account, less any applicable shipping and handling fees.

### Definitions

**Account** means Your credit or debit card Accounts.

**Eligible Person** means a cardholder who pays for their purchase by using their eligible Account and/or rewards program associated with their covered Account.

**You or Your** means an Eligible Person who used their eligible Account to purchase the item and/or rewards program associated with their covered Account.

## Additional Provisions for Return Protection

- 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.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-888-565-8472, or call collect outside the U.S. at 1-303-967-1096.

## 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 included<sup>1</sup>
- 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 MECU Credit Union 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 MECU Credit Union 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. 24-hour roadside assistance 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.

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[visa.com](https://www.visa.com)

## Travel and Emergency Assistance Services

Emergencies can escalate quickly when You are traveling away from home. Something that is relatively straight forward when You are not traveling, like replacing prescription medication, can be a difficult task when You are dealing with local laws or language barriers.

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.**

### What are Travel and Emergency Assistance Services, and how do I use these services when I need 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 **1-800-992-6029**. **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.

## 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.

## 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.

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