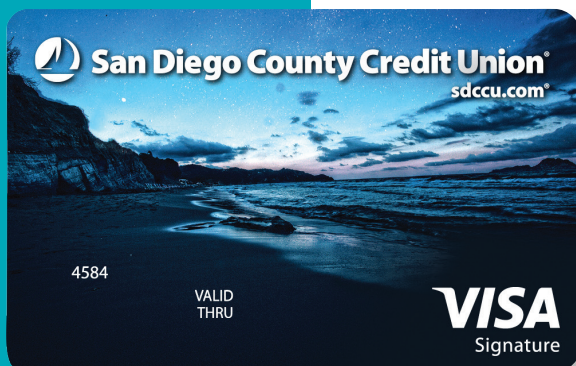




## Visa Signature® Benefit Guide



Enjoy special access to unique experiences with your **SDCCU Visa Signature** card – from fine wine and food deals, luxury hotel discounts and rental car privileges.

## YOUR SDCCU VISA SIGNATURE CARD BENEFITS

**Visa Signature Concierge®** — Your Visa Signature card comes with complimentary, 24/7 access to the Visa Signature Concierge service<sup>1</sup>. Simply call (800) 953-7392 anytime for assistance booking travel, event tickets and more – even dinner reservations or golf tee times.

**Fine Wine & Food Program** — Enjoy unique year-round culinary benefits, including special access and savings at more than 50 select Sonoma County wineries<sup>2</sup> when you use your SDCCU Visa Signature card.

**Golf Benefit by Troon®** — Save 10% or more on golf fees, merchandise and lessons with complimentary elevated Troon Rewards® status when you sign up with your SDCCU Visa Signature card. Certain restrictions apply. Visit [www.troongolfrewards.com/visasignature/](http://www.troongolfrewards.com/visasignature/) to sign up and for complete Troon Rewards Visa Signature Benefit Terms & Conditions<sup>3</sup>.

**Visa Signature Rental Privileges** — Enjoy special savings, complimentary rental upgrades (when available), waived fees and more from Avis® and Budget® when you use your SDCCU Visa Signature card. Terms & Conditions apply. Learn more about Visa Signature Rental Car Benefits and see full Terms & Conditions at [here](#).

**Shipt Benefit for Visa Signature** — Enroll your SDCCU Visa Signature card to get a 3 month Shipt membership for free, then 9 months of membership at 50% off with free delivery on orders \$35+<sup>4</sup>. Get groceries, household essentials and more delivered in as soon as 1 hour.

**Sofar Sounds Benefit for Visa Signature** — Use your SDCCU Visa Signature card to get access to 7-day Visa Exclusive Presale opportunities to select Sofar Sounds shows, plus a free ticket per show with purchase of one or more tickets<sup>5</sup>.

**Visa Signature Luxury Hotel Collection (VLHC)** — Enjoy a premium collection of benefits at a selection of the world's most intriguing and prestigious properties<sup>6</sup>.

**Travel and Emergency Assistance Services** — Call anytime for Travel and Emergency Assistance, available for covered SDCCU Visa Signature cardholders from anywhere in the world.

**Roadside Dispatch®** — Call on Roadside Dispatch whenever you're in need of a tow—available to eligible SDCCU Visa Signature cardholders 24/7 with no membership required.

**Dovly Uplift™** — Dovly is the first smart credit engine designed to help raise your credit score. Your SDCCU Visa Signature card gives you access to Dovly Uplift.

**ID Navigator Powered by NortonLifeLock** — Your SDCCU Visa Signature card includes ID Navigator Powered by NortonLifeLock, providing tools so you can act quickly if your identity is threatened.

**Cellular Telephone Protection** — When you pay your monthly wireless bill with your covered SDCCU Visa Signature card, your cell phone is protected for the next calendar month. You can be reimbursed if your cell phone is stolen or damaged.

**Purchase Security** — Safeguard your new item against theft or damage for the first 90 days from the date of purchase with Purchase Security, available when you pay for your eligible item with your covered SDCCU Visa Signature card.

**Trip Cancellation/Trip Interruption** — Prepare for the unexpected when you purchase travel with your covered SDCCU Visa Signature card. You're covered for your non-refundable fare in case of Trip Interruption or Cancellation.

**Trip Delay Reimbursement** — Anticipate delays when you purchase air travel with your covered SDCCU Visa Signature card. With Trip Delay coverage, you can receive up to \$300 when you're stuck for more than twelve hours due to a covered hazard.

<sup>1</sup>SDCCU Visa Signature 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 Signature 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 [Visa Concierge Terms of Service | Visa](#).

<sup>2</sup>Certain restrictions and limitations apply. Benefits vary at select Sonoma County wineries and are subject to change at any time. For full details, visit [visa.com/signature](#) for full details.

<sup>3</sup>T&CS: U.S.- issued Visa Signature credit cardholders are entitled to receive complimentary Silver status in the Troon Rewards® program. Existing Troon Rewards members who have already attained Silver status or higher will be upgraded to the next membership level. An eligible U.S.-issued Visa Signature credit card is required for tee time reservations. At the Silver, Gold and Platinum membership levels, the cardholder will be entitled to a 10%, 15% and 20% discount respectively on golf fees reserved on the Visa Signature Troon website or on merchandise purchases made at the golf properties when using their Visa Signature credit card. Troon, Visa or its issuers or any of its concierge providers are not responsible for any claims or damages arising from this offer. By reserving through Troon, the cardholder consents to be bound by all the terms and conditions, as stated herein. Troon and Visa reserve the right to modify or cancel this offer at any time without notice.

Limitation of Liability (LOL): Participant agrees to comply with all applicable venue regulations with respect to the offer. In redeeming this offer, participant, on behalf of himself/herself and his/her immediate family members (spouse, parents, children and siblings and their spouses) and individuals living in the same households of such participants, whether or not related, agrees to release and hold harmless officers, directors, employees, agents, and assigns of SDCCU, Troon, Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Qualfon Inc. and their respective parents, subsidiaries, successors, affiliates, and related companies, client financial institutions, prize suppliers, and advertising, promotion and marketing agencies, including International Merchandising Company LLC, (collectively, the "Released Parties") from any and all liability or damage of any kind (including personal injury) resulting from or arising from participation in the event or acceptance, possession, use, misuse or nonuse of the offer (including any travel or travel-related activity thereto).

<sup>4</sup>Free delivery applies to orders over \$35 as part of a Shipt membership. Orders with alcohol may incur a \$7 alcohol fee. Additional terms apply. To see a full list of Offer Terms, visit [www.shipt.com/offer-terms-for-visa](#).

<sup>5</sup>Offer Terms apply. See details at [www.sofarsounds.com/visaoffer/signature-terms-and-conditions](#).

<sup>6</sup>Learn more about the Visa Signature Luxury Hotel Collection at [VisaSignatureHotels.com](#). Some Restrictions and Limitations may apply. In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases, the hotel may or may not provide a substantial benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Luxury Hotel Collection website or through Visa Concierge for benefits to apply. Please consult the terms and conditions for each property.

## Travel and Emergency Assistance Services

When you are traveling or working anywhere in the world, your covered SDCCU Visa Signature card gets you access to a multilingual call center—24 hours a day, 365 days a year—to help get the assistance you need. As a covered SDCCU Visa Signature cardholder, you, your spouse and legal dependent children under 22 years of age who are traveling with you can call a dedicated toll-free number in the United States or call collect when traveling abroad. Keep in mind this program provides assistance only. You are responsible for the cost of any services received.

### The following services are offered:

- **Medical Referral Assistance**—provides medical referral, monitoring and follow-up
- **Emergency Transportation Assistance**—arranges for transportation under medical supervision
- **Emergency Message Service**—can relay emergency messages for travelers and is available 24 hours a day
- **Prescription Assistance and Valuable Document Delivery Arrangements**—can accommodate unexpected prescription needs or transport critical documents (e.g., passport or travel visa) which may have been left at home or elsewhere
- **Legal Referral Assistance**—can arrange contact with English-speaking attorneys, U.S. embassies and consulates and bail-bond assistance
- **Emergency Ticket Replacement**—arranges for the replacement and delivery of new tickets and assists with ticket reimbursement procedures
- **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
- **Emergency Translation Service**—provides telephone assistance in all major languages and helps find local interpreters, if available
- **Pre-Trip Assistance**—provides information about health precautions, weather reports, currency exchange rates, visas, ATM locations and immunizations

### Easy access

Call the Benefit Administrator at (800) 992-6029 (outside the U.S., call collect: (804)-673-1675) to get your questions answered. Travel and Emergency Assistance Services is provided on a best-effort basis and may not be available due to problems of time, distance or location.

Please keep in mind you will want to read the full [Terms and Conditions](#) provided in your Visa Welcome Letter for further details including restrictions, limitations and exclusions. In order for coverage to apply, you must use your covered SDCCU Visa Signature card to secure transactions.

### Frequently Asked Questions

#### **Q: Can you explain how the coverage works if I need to get help replacing prescription medications?**

**A:** This coverage is included when you are traveling out of the country. Just call the toll-free number. You'll need to provide the Benefit Administrator with some key information, including your name and address, the name of the prescription, your doctor's name or the name of your pharmacy, a phone number where the Benefit Administrator can reach you and your location. The Benefit Administrator will contact your doctor or pharmacy to get a prescription and work to find the medicine locally. The Benefit Administrator will call you back with information about where and when you can pick up the prescription medication. If it isn't available locally, they will coordinate getting the medicine shipped to you (provided that local laws allow).

**Q: Can you explain how the coverage works if I need to get help replacing my passport or travel visa?**

**A:** This coverage is included when you are traveling out of the country. Just call the toll-free number. You'll need to provide the Benefit Administrator with some key information, including your name and address, the city where your passport was issued, a phone number where they can reach you and your location. The Benefit Administrator will contact the U.S. Passport Office and determine whether or not there is an office close to you. If there is, they will schedule your appointment and help you with the paperwork. If there is not an office nearby, they will work to get all of the forms in order so that your replacement passport and/or travel visa can be issued and delivered to you.

## Roadside Dispatch

As an eligible SDCCU Visa Signature cardholder, you have access to Roadside Dispatch, a pay-per-use roadside assistance program. Simply call (800) 847-2869, 24 hours a day/7 days a week. Roadside Dispatch will ask you where you are, what the problem is and will remain on the phone while arranging a dispatch to a reliable tow operator or locksmith. You pay a set pre-negotiated fee per standard service call. No membership is required and you don't need to pre-enroll. No annual dues. No limit on usage.

**Add peace of mind to your itinerary**

The following kinds of service calls are common examples of what is covered for your set pre-negotiated fee:

- Standard Towing—up to five miles included<sup>8</sup>
- Tire Changing—you must have a good, inflated spare tire
- Jump Starting
- Lockout Service—no key replacement
- Fuel Delivery—up to five gallons (plus the cost of fuel)
- Standard Winching

## Frequently Asked Questions

**Q: How do I get roadside assistance if I need it?**

**A:** Call toll free at (800) 847-2869. Roadside Dispatch will ask you where you are and what the problem is. While they remain on the phone with you, Roadside Dispatch will arrange a dispatch to a reliable tow operator or locksmith to provide help (If you feel you are in an unsafe location, they 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 call and you may save money because the 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.

**Q: Who are the service providers and what do they provide?**

**A:** Service providers are independent contractors that provide emergency roadside assistance and towing services. All contractors are solely liable for their services.

**Q: What other fees or limitations should I keep in mind?**

**A:** Towing rates apply to vehicles 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.

If you require a tow for more than five miles, you must pay the cost beyond five miles. If a secondary unit being towed behind is not included, it can be accommodated for an additional fee.

Standard winching applies within 100 feet of paved or county maintained road only. Additional fees may apply for winching services under certain circumstances.

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.

**Q: Where does coverage apply?**

**A:** Coverage is available in the United States and Canada.

To learn more about this benefit, call (800) 847-2869.

<sup>8</sup>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.

**Note:** Customers must pay service provider for mileage over five 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. Additional fees may apply for winching services under certain circumstances.

**Additional Terms:** Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor SDCCU 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 SDCCU 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. Current fee for a standard service call is \$79.95. Service call fees are subject to change at any time; however, callers will be notified prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

## Dovly Uplift

In just seconds, you can put Dovly to work helping fix, manage and maintain your credit score. A credit score can impact your ability to buy a house or car, and improving your score can help save money on everyday expenses, such as auto insurance. Get access to Dovly Uplift, free with your SDCCU Visa Signature card.

**What Dovly Uplift gives you:**

The following kinds of service calls are common examples of what is covered for your set pre-negotiated fee:

- Help detecting and disputing inaccurate items on your TransUnion® credit report in an optimal way thanks to Dovly's smart credit engine
- 30-Day Credit Reports and Score—Every month, you get a detailed TransUnion credit report and score so you're always in the know about your credit

[Confirm eligibility and enroll now](#)

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

### Frequently Asked Questions

**Q: What does Dovly Uplift for Visa cardholders include?**

**A:**

- **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 TransUnion credit reports in an optimal way thanks to Dovly's proprietary algorithm. Cardholders can:
  - o Review their credit report for potential errors
  - o Receive alerts and recommendations
  - o Select items to dispute
  - o Check dispute status
  - o Learn via Dovly's financial literacy knowledge center
- **Ongoing Credit Monitoring**—cardholders receive alerts anytime 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>2</sup>
- **Live U.S.-Based Member Services & Support**—credit experts available to assist cardholders via chat, email and phone
- **Convenient access** via Dovly's mobile app and website

Cardholders will also have access to market-leading discounts if they are interested in upgrading to a more robust plan, which includes premium features such as three-bureau dispute service, identity theft insurance, discount perks and more.

**Q: Who is eligible for Dovly Uplift?**

**A:** Dovly Uplift is available at no cost to U.S.-issued Visa consumer credit, Visa consumer debit and select Visa prepaid cardholders. Eligible prepaid cards include: General Purpose Reloadable, Government Disbursement Reloadable, Payroll Reloadable and Commercial Business Reloadable.

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

**Q: How do cardholders enroll in Dovly Uplift? What information do they need to provide?**

**A:** Cardholders can simply visit [www.dovlyuplift.com](http://www.dovlyuplift.com) and enter their U.S.-issued Visa card number to verify eligibility. Their card will not be charged. Enrollment in Dovly Uplift requires their first and last name, email, password creation, Social Security number, date of birth, address and phone number.

**Q: What if a cardholder is a current Dovly member and their Visa card is eligible for Dovly Uplift?**

**A:** If a cardholder is an existing Dovly member and their Visa card is eligible for Dovly Uplift, they can contact Dovly's member success team. The Dovly member success team will help the cardholder understand any differences in their plan, assist with verifying eligibility and migrate their existing Dovly plan over to Dovly Uplift or apply the market-leading discount available to Visa cardholders to their existing paid plan.

**Q: How does Dovly work?**

**A:** Dovly is the first smart credit engine designed to help raise a cardholder's credit score. With Dovly's proprietary algorithm, it takes just seconds to help fix, maintain and manage their credit online. It is fully automated, meaning Dovly can help 24/7 without members having to submit any paperwork. All members need to do is select the inaccurate items they want Dovly to dispute and Dovly will handle the rest.

**Q: What credit score does Dovly use to improve a cardholder's credit?**

**A:** Dovly uses the Vantage 3.0 Score model.

**Q: When can a member start seeing results?**

**A:** While every situation is different, many Dovly members see results as soon as the first 30 days, and 90% of Dovly's members see a double-digit credit score increase within the first 6 months.<sup>9</sup> Dovly's automated credit engine optimizes the number and type of disputes submitted to the credit bureau(s) each month to maximize results.

**Q: What are Dovly's Member Support hours of operation?**

**A:** Dovly's live U.S.-Based Credit Experts are available Monday to Friday 8 a.m.–5 p.m. PST.

<sup>9</sup>Based on a sample of 18,062 Dovly members as of May 2022.

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.

## ID Navigator Powered by NortonLifeLock

Your SDCCU Visa Signature card includes ID Navigator Powered by NortonLifeLock.

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind.

How ID Navigator Powered by NortonLifeLock can help:

- **Dark Web Monitoring**—continuously patrols the Dark Web and private forums looking for personal information that may belong to you. Should it be found, notifications are sent with suggested steps.
- **Data Breach Notifications**—sends notifications on large-scale breaches so you can act quickly should a breach affect your personal information.
- **Stolen Wallet Assist**—A stolen wallet can mean a lost identity. If your wallet is stolen, you will receive guidance to help you cancel or replace key documents like your credit cards, driver's licenses, Social Security cards, insurance cards and more.
- **Privacy Monitor**—scans dozens of popular people-search and data broker websites to identify where your information may be exposed and provides site-by-site instructions to help you request that your information be removed.
- **One-Bureau Credit Monitoring Alerts**<sup>10</sup>—helps you stay on top of your credit to help detect fraud more quickly. Alerts are sent when key changes are made to your credit file with a major credit bureau.
- **Credit, Bank & Utility Account Freezes**—provides instructions and links to quickly freeze credit, bank and utility files with each consumer reporting company to help protect you against criminals opening unauthorized accounts in your name.
- **Restoration Assist**—U.S.-based Identity Restoration Specialists are available Monday to Friday 6 a.m.–5 p.m. PST with guidance and with next steps to assist you should you 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 & Support**—is available Monday to Friday 6 a.m.–6 p.m. PST; and Saturday 7 a.m.–1 p.m. PST.



## Frequently Asked Questions

**Q: How is the personal data I enter for Dark Web Monitoring stored and managed? How do I know my personal data shared with NortonLifeLock is secure?**

**A:** Your personal data is stored and managed by an advanced secure cloud database which is encrypted and protected with multiple layers of security measures.

**Q: How can I be sure the personal data I enter for Dark Web Monitoring is not used or sold by NortonLifeLock employees?**

**A:** Any personal data you provide is encrypted. Only a few selected employees who undergo training on how to handle personal data can access it. These employees must provide their own unique credentials every time they access personal data and are subject to monitoring by our Information Security and Compliance team. See the [NortonLifeLock Global Privacy Statement](#) for additional details.

**Q: Can NortonLifeLock remove my personal data from the Dark Web?**

**A:** No, Norton LifeLock cannot remove personal data from the Dark Web. Content on the Dark Web is not centralized and is owned by many different (usually anonymous) owners. Only the owner of the content could remove or modify the content.

**Q: How does NortonLifeLock help if I receive a Dark Web Monitoring notification?**

**A:** Within the notifications, advice is provided on next steps you can take to help protect your personal data, and when available, it will include links to additional resources. If you have additional questions, go to [support.norton.com](https://support.norton.com).

**Q: How does NortonLifeLock help if my personal data was leaked in a data breach?**

**A:** Notifications are sent that provide best practices and suggested next steps you can take to help protect your personal data at [support.norton.com](https://support.norton.com).

**Q: How do I enroll? What information will I need to provide?**

**A:** Visit [www.cardbenefitidprotect.com](https://www.cardbenefitidprotect.com), and complete the eligibility verification. Once verified, you will be redirected to the offer page on [Norton.com](https://Norton.com) where ID Navigator enrollment is available. Enrollment in ID Navigator will require first name, last name, Social Security number, date of birth, address, phone number and email address.

**Q: What are some common triggers for Dark Web, credit and data breach notifications?**

**A:** Your personal information being detected on the Dark Web, a hard credit check, or an update to your credit file are a few examples. Data breach notifications are sent regarding large data breaches that may impact consumers.

**Q: I received an alert. What do I do next?**

**A:** Each alert will include information about next steps. Specifics vary by type of alert.

**Q: What if I'm already enrolled in a NortonLifeLock ID theft protection plan?**

**A:** NortonLifeLock permits one ID theft product enrollment per Social Security number. Once NortonLifeLock recognizes that you're an existing member, you can choose a time to speak with a member of NortonLifeLock's Outbound Visa Specialist Team, who will walk through your membership options. If you decide to keep your existing plan, you will still have one no-cost enrollment to offer to someone else.

No one can prevent all cybercrime or all identity theft.

<sup>10</sup>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. If these requirements are not met, you will not receive credit features from Equifax. 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.

# Cellular Telephone Protection

## Protect your cell phone every time you pay your bill

You rely on your cell phone to stay connected with the people in your life. Fortunately, there's an easy way to protect this essential device from harm. When you pay your monthly wireless bill with your covered SDCCU Visa Signature card, you'll be reimbursed up to \$100.00 if your cell phone is stolen or damaged. A \$50.00 deductible applies.

## It's easy to maintain your coverage

There's no need to enroll in this benefit. Simply continue to pay your cell phone bill with your covered SDCCU Visa Signature card every month. Your coverage will remain active for the next calendar month to protect you against theft or damage to your cell phone, subject to terms and conditions.

## Easy claim process

Go to [www.cardbenefitservices.com](http://www.cardbenefitservices.com) or call to talk to a Benefit Administrator at (866) 894-8569 to file a claim or get your questions answered. If you are outside the U.S., you can call collect: (303) 967-1096.

Please keep in mind you will want to read the full [Terms and Conditions](#) provided in your Visa Welcome Letter for further details including restrictions, limitations and exclusions. In order for coverage to apply, you must pay your monthly eligible cellular wireless bill with your covered SDCCU Visa Signature card.

## Frequently Asked Questions

### Q: How does Cellular Telephone Protection work?

**A:** You are eligible for Cellular Telephone Protection if you pay your monthly wireless cell phone bill with your covered SDCCU Visa Signature card. Coverage begins the first day of the calendar month after you make a payment. Then, if your cell phone is stolen or damaged, you may be eligible for reimbursement. A \$50 deductible applies.

### Q: What does this protection cover?

**A:** Cellular Telephone Protection provides coverage against damage due to, theft of, or involuntary and accidental parting of Your cell phone. Subject to full terms and conditions.

### Q: What are the limitations?

**A:** You will want to read the full terms and conditions, but here are some examples of what is not covered by Cellular Telephone Protection: cell phone accessories other than standard battery and/or standard antenna provided by the manufacturer, prepaid phones and lost phones.

### Q: What should I do if my cell phone is stolen or damaged?

**A:** Contact the Benefit Administrator at (866) 894-8569. If you are outside the U.S., you can call collect: (303) 967-1096. Your Benefit Administrator will ask you for some preliminary claim information and send you the appropriate claim form, plus answer any questions you may have. Keep in mind, if your cell phone is stolen, you must first file a police report within 48 hours of becoming aware of the theft.

### Q: Do I need to enroll for this benefit?

**A:** No, just be sure to pay your cell phone bill each month with your covered SDCCU Visa Signature card.

### Q: What are the timelines for filing a claim?

**A:** You must notify the Benefit Administrator within 60 days and submit your completed claim form and supporting documentation within 90 days of the theft or damage.

**Q: What paperwork do I need to submit with my claim?**

**A:** In addition to the claim form, you may need to provide the following supporting documentation:

- Your cellular wireless billing statement showing you paid the prior month's cell phone bill with your covered card – if you don't have these, your bank and cellular provider can usually make a copy for you
- A police report filed within **48** hours of the event
- A copy of the device summary page from Your cellular wireless phone bill or other sufficient proof of the claimed cell phone model linked to Your cell phone account
- Repair estimate or replacement receipt (if applicable)

The Benefit Administrator will review these items with you to determine if there is any additional documentation you need to submit. If you're having any difficulty obtaining the documents, call (866) 894- 8569 or outside the U.S., call collect at (303) 967-1096.

## Purchase Security

**Protect your purchases from the unexpected**

When you purchase an eligible item with your covered SDCCU Visa Signature card, your item can be repaired, replaced or reimbursed up to \$1,000 per claim and \$10,000 per cardholder in the event the item is stolen or damaged within the first 90 days from the date of purchase.

**Easy claim process**

Go to [www.cardbenefitservices.com](http://www.cardbenefitservices.com) or call the Benefit Administrator at (800) 553-4820 to file a claim or get your questions answered. If you are outside the U.S., you can call collect: (303) 967-1096.

Please keep in mind you will want to read the full [Terms and Conditions](#) provided in your Visa Welcome Letter for further details including restrictions, limitations and exclusions. In order for coverage to apply, you must use your covered SDCCU Visa Signature card to secure transactions.

## Frequently Asked Questions

**Q: What are the limitations?**

**A:** You will want to read the full Terms and Conditions, but here are some examples of what does not apply for Purchase Security: the item cannot be used or pre-owned; the item cannot be hard-wired or installed. For example, a microwave oven that is built-in is not covered, but coverage applies for a microwave oven that sits on the countertop.

**Q: What does a "per claim occurrence" mean?**

**A:** Per occurrence is another way of saying per event or per incident – for example, if you go to the store and make a few purchases: tv, toaster and radio for your home. Later that evening you step out for dinner and upon your return notice your house has been broken into and your new purchases have been stolen. When you call the Benefit Administrator to file a claim, you would list all of the items you just purchased with your covered SDCCU Visa Signature card – the Benefit Administrator would then add all of those together to determine the total claim amount. The Benefit Administrator will ask you to include all of the items in your claim as there may be some items that are not eligible and they will want to be able to get you the highest reimbursement amount that you are eligible for.

**Q: Are purchases that I make outside of the United States covered? What about gifts I purchase?**

**A:** Yes, those are eligible as long as you purchase them using your covered SDCCU Visa Signature card and they meet the Terms and Conditions of the benefit.

**Q: What are the timelines for filing a claim?**

**A:** You must (1) file a police report within 48 hours of becoming aware of the theft, (2) notify the Benefit Administrator within 60 days of the theft or damage and (3) submit your completed claim form and supporting documentation within 90 days of the theft or damage.

**Q: Do I have to file a claim with my insurance company?**

**A:** Yes, if you (or your employer, if applicable) have insurance that covers the item, you must file a claim with that insurance company and then send the Benefit Administrator a copy of the claim settlement.

**Q: What paperwork do I need to submit with my claim?**

**A:** In addition to the claim form, the Benefit Administrator will review with you the following supporting documentation you may need depending on your claim:

- An itemized sales receipt for the purchase – if you don't have this, the store where you made the purchase may be able to print a duplicate receipt for you
- Your covered SDCCU Visa Signature card billing statement showing the purchase – your bank can usually make a copy for you
- A police report (in the case of theft), fire report or incidence report to substantiate the loss
- The Benefit Administrator may ask you to provide additional information, such as a repair estimate or replacement receipt (if applicable)

If you have any questions or are experiencing difficulty obtaining the documents, simply call (800) 553-4820. If you are outside the U.S., you can call collect: (303) 967-1096

**Q: How long does it take for a decision to be made on a claim?**

**A:** Under normal circumstances, once the Benefit Administrator has all the paperwork they need to process the claim, a decision will be made within five business days. The Benefit Administrator will send you notification of their decision.

## Trip Cancellation/Trip Interruption

**Add peace of mind to your itinerary**

When you purchase your travel ticket with your covered SDCCU Visa Signature card and you must cancel or interrupt your trip, this benefit can help reimburse you for the non-refundable cost of your passenger fare. This coverage applies to more than air travel – it also can be in place when you have used your covered SDCCU Visa Signature card to purchase your entire ticket for travel via other forms of eligible transportation, such as a ferry, train, bus or cruise ship (\$5,000.00 per trip maximum).

The cancellation must be due to a covered reason, such as an illness or accident affecting you or another family member that prevents you from traveling. The Plan Administrator will ask for verification by a physician. See the FAQs below for examples of non-covered reasons. This benefit will also cover you if your trip is cancelled or interrupted as the result of default of the common carrier (e.g., airline, cruise ship, ferry) resulting from financial insolvency.

**Questions about coverage?**

To ask a question or make a claim, please contact the Plan Administrator, cbsi, 550 Mamaroneck Ave., Harrison, NY 10528.

Please keep in mind you will want to read the full [Terms and Conditions](#) provided in your Visa Welcome Letter for further details including restrictions, limitations and exclusions. In order for coverage to apply, you must use your covered SDCCU Visa Signature card to secure transactions.

## Frequently Asked Questions

### **Q: What is covered by Trip Cancellation/Trip Interruption?**

**A:** This benefit will reimburse the cardholder for non-refundable passenger fare incurred for the trip when the trip is cancelled or interrupted for a covered reason \$5,000.00 per trip maximum. You must relinquish any unused vouchers, tickets, coupons or travel privileges that have been reimbursed to you. Please note, this benefit pays your non-refundable expenses only, so if you had any portion of your fare reimbursed, this benefit considers what has not been reimbursed to you after all other sources have paid you.

### **Q: What is not covered?**

**A:** You will want to read the full Terms and Conditions, but in general, examples of instances when you would not be covered include trips cancelled as a result of a pre-existing condition, accidental injuries arising from participation in some sporting events, racing or speed contests, or uncertified scuba diving. Most cosmetic surgery is also excluded. Additionally, the ill or injured person cannot have been under the influence of drugs (except those prescribed and used as directed by a physician) or alcohol.

### **Q: Who is covered under the program?**

**A:** SDCCU Visa Signature cardholders, your spouse or domestic partner and your dependent children are covered when your tickets are purchased with a covered SDCCU Visa Signature card.

### **Q: What do I do if I have a loss?**

**A:** If you have a loss, immediately notify the Plan Administrator in writing at the below address:

cbsi Card Benefit Services  
550 Mamaroneck Avenue, Suite 309  
Harrison, NY 10528

Your notification letter must be postmarked within 20 days from the date of the occurrence.

### **Q: How do I file a claim?**

**A:** Upon receipt of notification and confirmation of eligibility, you will receive a claim form from the Plan Administrator. You must submit the claims documents within 90 days from the date of occurrence to the address provided by the representative. In addition to the completed claim form, you will need to send:

- A copy of your monthly billing statement or travel itinerary
- A physician's letter to substantiate the claim, if due to accidental injury, disease or physical illness.
- If applicable, a copy of the death certificate.
- In the event of financial insolvency of the common carrier, you must provide documentation from the airline, cruise ship company, etc., outlining the reason for the cancelled trip.

The Plan Administrator may ask for additional documentation if necessary to substantiate the claim. If you have any questions or are experiencing difficulty obtaining documents, simply contact the Plan Administrator.

## Trip Delay Reimbursement

### **Protect yourself against travel delays**

When you purchase your entire airline ticket with your covered SDCCU Visa Signature card and your flight is delayed by more than twelve hours due to a covered hazard, Trip Delay kicks in. This benefit will reimburse you for the reasonable expenses that you incur as a result of that delay (\$300 maximum per ticket). This coverage is in place even if the delay is due to bad weather or equipment failure. This benefit also works in addition to any airline vouchers you may receive for food or hotels. Be sure to pay for your entire fare with your covered SDCCU Visa Signature card and remember to save your receipts – you'll need them when filing your claim.

## Easy claim process

Collect your receipts and have your travel information handy (e.g., airline, flight number, scheduled departure date and time, actual departure date and time). Go to [www.eclaimsline.com](http://www.eclaimsline.com) or call (800) 840-4735 to file a claim or get your questions answered. If you are outside the U.S., you can call collect: (804) 673-7683.

Please keep in mind you will want to read the full [Terms and Conditions](#) provided in your Visa Welcome Letter for further details including restrictions, limitations and exclusions. In order for coverage to apply, you must use your covered SDCCU Visa Signature card to secure transactions.

## Frequently Asked Questions

### **Q: Don't the airlines cover me when my flight is delayed?**

**A:** It depends. Airlines generally don't do anything when the delay is weather related. If the delay is due to other factors (e.g., equipment failure), you may get a food or hotel voucher. Food vouchers can be as low as \$10, which may or may not cover a reasonable meal. Trip Delay can be used on top of any vouchers you receive. This benefit covers reasonable expenses that you incur as a result of the flight delay (\$300 maximum per ticket).

### **Q: What's considered a "reasonable expense" to qualify for reimbursement?**

**A:** A "reasonable expense" is something you would not have had to purchase if you had been on your flight, such as food or a hotel stay during your delay, or transportation to the hotel and back to the airport. Generally speaking, a taxi would be considered reasonable, whereas a stretch limousine would not be considered reasonable. These costs have to be incurred during the delay. Save all your receipts – you'll need them when you file your claim.

### **Q: What do I do if my flight is delayed?**

**A:** Make your travel arrangements (get re-booked on another flight if necessary, etc.). Have your information handy (e.g., airline, flight number, scheduled departure date and time, actual departure date and time). Then go to [www.eclaimsline.com](http://www.eclaimsline.com) or call (800) 840-4735 (outside the U.S., call collect: (804) 673-7683) to file a claim or get your questions answered. You have to contact the Benefit Administrator within 30 days of the delay as outlined in the terms and conditions of the benefit. You'll need to save all of your receipts to submit them with your claim.

### **Q: Who qualifies for coverage?**

**A:** You, your spouse and your legal dependent children under 22 years of age are covered when tickets are purchased with your covered SDCCU Visa Signature card.

### **Q: How do you know that my flight was delayed and for how long?**

**A:** Airlines provide information to the Benefit Administrator so they can see how long a flight was delayed.

### **Q: What if we're sitting on the tarmac for two hours and then the carrier brings the plane back to the gate for another eleven-hour delay – does this count?**

**A:** Yes. The amount of the delay is based on the originally scheduled departure time, so the time spent on the tarmac is included. In other words, two hours on the tarmac plus eleven additional hours back at the gate is a thirteen-hour delay. If the delay caused you to buy an unplanned meal at the airport, you would be able to submit a claim for reimbursement since your delay was for more than twelve hours.

### **Q: How long does it take for a decision to be made on a claim?**

**A:** In most cases, once the Benefit Administrator has all the paperwork they need to process the claim, a decision will be made within five business days. The Benefit Administrator will send you notification of their decision.

### **Q: Do you have any tips to help my trip go more smoothly in the event of a delay?**

**A:** Yes. Before going on your trip, make photocopies of your travel documents (e.g., your itinerary with flight and hotel information, your frequent flyer information including special phone numbers if applicable and travel documents such as

your passport). Carry these with you when you fly and give another copy to someone at home whom you trust. This will make it easier for you to get re-booked on another flight. As soon as you know about the delay, get your flight re-booked and notify your hotel of any changes in arrival date and time. During the delay, you may need to buy food or even spend an extra night at a hotel.

**Q: How do you file a claim?**

**A:** Save all your receipts – food, hotel, taxi, etc. If your delay is caused by your airline, they may provide meal, transportation or hotel vouchers. Be sure to ask for them because Trip Delay works in addition to whatever you may receive from your carrier. Within 30 days, you'll need to contact the Benefit Administrator. Within 90 days of the delay, the claim form and supporting documentation will need to be submitted to get reimbursement for the essentials you bought during the delay. You will need your travel information (e.g., airline, flight number, scheduled departure date and time, actual departure date and time).

Whenever you need emergency service or answers, call the Program Administrator, 24 hours a day, 365 days a year.

For calls outside the United States, call collect at 1-303-967-1096.

1-800-VISA-911

(1-800-847-2911)

