How will be reimbursed?

If you have substantiated Your claim and met the terms and conditions of the benefit, Your item will be replaced or repaired at the Benefit Administrator’s discretion, but for no more than the original purchase price of the covered item, as recorded on Your credit card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars ($10,000.00) per claim, and a maximum of fifty thousand dollars ($50,000.00) per cardholder. You will only be reimbursed up to the amount charged to Your Account or the program limit, whichever is less.

Under normal circumstances, reimbursement will occur within two (2) business days of the receipt and approval of all required documents.

If Your item is to be repaired, or You may go to an authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs made at the manufacturer’s authorized repair facility are covered.

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

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 purchases their item to their eligible Account and/or rewards program associated with their covered Account.

Additional provisions for Purchase Security and Extended Protection

• Signed or printed transactions are covered as long as You use Your eligible card 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 or diminish any loss covered by this benefit.

• 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 date 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 and/or endorsements. Changes reflected on this Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits and/or endorsements.

• 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.

• 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 in the event 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 1-800-848-1943, or call collect outside the U.S. at 1-303-967-1096.

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Purchase Security

Purchase Security

Life is full of surprises... some good, some not so good.

You may have received. Please read and retain for Your records. Your Guide to Benefits describes the benefit in effect as of 4/1/17. 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 Standard Federal Credit Union.

Purchase Security/ Extended Protection

For instance, Your son’s brand new iPad got soaked, in a sudden sandstorm at summer camp. But, You bought the item with Your card so, You may be covered.

Purchase Security protects new retail purchases made with Your eligible Account and/or rewards programs associated with Your covered Account within the first ninety (90) days from the date of purchase. To be eligible for this coverage, You need to purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your covered Account.

At the Benefit Administrator’s discretion, this benefit replaces, repairs, or reimburses You, up to the total purchase price of Your item for a maximum of five hundred dollars ($500.00) per claim and fifty thousand dollars ($50,000.00), per cardholder, in the event of theft, damage due to fire, vandalism or accidentally discharged water or certain weather conditions.

You are eligible for this benefit if You are a cardholder of an eligible card issued in the United States. Gifts purchased for friends and family members may also be covered if they are purchased with Your covered Account and/or rewards programs associated with Your covered Account.

Purchase Security covers

Eligible items of personal property, purchased with Your card and/or rewards programs associated with Your covered Account are covered for the following:

• Damage due to:
  – Fire, smoke, lightning, explosion, riot, or vandalism
  – Windstorm, hail, rain, sleet, or snow
  – Aircraft, spacecraft, or other vehicles
  – Aircraft, spacecraft, or other vehicles
  – Accidental discharge of water or steam from household plumbing
  – Sudden accidental damage from electric current
  – Theft except from car or rented vehicles

Purchases made outside the United States are also covered as long as You purchased the item with Your covered Account and/or rewards program associated with Your covered Account.

Purchase Security does not cover

• Animals and living plants
• Antiques or collectible items
• Broken items, unless the result of a covered occurrence
• Computer software
• Farms damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow

Claim settled

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-848-1943, or call collect outside the U.S. at 1-303-967-1096.
Please submit the following documents:

- Your signed and completed claim form
- 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 eligible 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
- A copy of the time-stamped store receipt demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account
- A copy of the documentation of any other settlement of the loss (if applicable)
- If the item is repairable, the estimate of repair. Off of a copy of the paid receipt/invoice for the repairs, indicating the type of damage to the claimed item (if applicable)

Filing a Purchase Security claim

**Please return Your signed and completed form with all documentation within ninety (90) days of the date of theft or damage.**

To file a claim, call the Benefit Administrator at 1-800-848-1943 (or call collect outside the U.S., at 1-303-967-1096), immediately after the failure of Your covered item. If You do not notify the Benefit Administrator of a covered loss within sixty (60) days of the failure of Your covered item, You will be denied Your request.

**Please return Your signed and completed form with all documentation within ninety (90) days of the date of theft or damage.**

What Extended Protection does not cover

- Items purchased for resale, professional, or commercial use
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are fixed into or attached to any motorized vehicle
- Gift recipients of eligible items
- Items purchased in the United States and You purchase either a portion or the entire cost of the item using cash, credit or debit cards, among other negotiable purchased instruments
- Items used in a business (Refurbished items will not be considered used or pre-owned as long as accompanied by a warranty)

Extended Warranty Protection

Product warranties can be inconvenient and cumbersome to use. Let's say You purchased a great gadget about a year ago, but it just stopped working, and You can't find Your sales receipt and warranty information. For all too common situations like these, Extended Warranty Protection can help.

Extended Warranty Protection provides You with valuable features that help You manage, use, and extend the warranty for eligible items purchased with Your covered Account. Services include Warranty Registration and Extended Warranty Protection.

The Benefit Administrator will review and approve Your claim within fifteen (15) days upon receipt of Your claim documentation. You will be reimbursed up to the dollar amount of the purchase price, less shipping and handling charges, up to five hundred dollars ($500.00) per claim and fifty thousand dollars ($50,000.00) per cardholder. You will receive no more than the number of items or rides stated in Your policy. You will receive an amount not more than the original purchase price, less shipping and handling charges, up to five hundred dollars ($500.00) per claim and fifty thousand dollars ($50,000.00) per cardholder.

The benefit covers purchases made both inside and outside the U.S. The eligible item must have a valid original manufacturer's U.S. warranty of three (3) years or less, store purchased dealer warranty, or an assembler warranty.

What You must submit to file a claim

Fill out and sign the claim form from the Benefit Administrator sent You, then submit the form within ninety (90) days of the product failure, along with the following documents:

- 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 eligible Account and/or rewards program associated with Your covered Account
- A copy of the time-stamped store receipt demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account
- A copy of the documentation of any other settlement of the loss (if applicable)
- If the item is repairable, the estimate of repair. Off of a copy of the paid receipt/invoice for the repairs, indicating the type of damage to the claimed item (if applicable)
- A copy of the police report (made within forty-eight [48] hours of the occurrence in the case of thefts), fire report or incident report to substantiate the loss. If the loss was not reported, You will receive no more than the number of items or rides stated in Your policy.
- A copy of the original manufacturer's written U.S. warranty, and any other applicable warranty information, so they can be kept on file should You need them.

How to be reimbursed

Don’t You meet the conditions of this benefit, the Benefit Administrator will receive Your claim in one of two ways:

- A damaged item may be repaired, rebuilt, or replaced, while a stolen item will be replaced. Typically, You will receive notice about this decision within fifteen (15) days upon receipt of Your claim documentation.
- You may receive payment to replace Your item, an amount not more than the original purchase price, less shipping and handling charges, up to five hundred dollars ($500.00) per claim and fifty thousand dollars ($50,000.00) per cardholder. You will only be reimbursed up to the dollar amount to replace or repair the item on the original manufacturer’s warranty limit, whichever is less. Under normal circumstances, reimbursement will take place within five (5) business days.

Here's how Warranty Registration works

When You purchase an eligible item that carries a manufacturer’s warranty, You can register Your purchase by calling 1-800-848-1943 or call collect outside the U.S. at 1-303-967-1096. You can also register Your purchase online at www.cardbenefitservices.com. The Benefit Administrator will tell You the expiration date of Your manufacturer's written U.S. warranty and any additional warranty in a safe place. These documents will be required to verify Your claim.

Here's how Extended Protection works

Your warranty coverage can be doubled up to one (1) additional year on eligible warranties of three (3) years or less. For example, a manufacturer’s warranty of six (6) months would be provided with an additional three (3) months of coverage for a combined total of twelve (12) months of coverage. However, if the manufacturer’s warranty is for three (3) years, it would only be extended one (1) additional year.

This benefit is limited to no more than the original purchase price (as determined by the card issuer). Less shipping and handling, up to a maximum of ten thousand dollars ($10,000.00) per claim, and fifty thousand dollars ($50,000.00) per cardholder.

The benefit covers purchases made both inside and outside the U.S. The eligible item must have a valid original manufacturer’s U.S. warranty of three (3) years or less, store purchased dealer warranty, or an assembler warranty.

Filing an Extended Protection claim

To file a claim, call the Benefit Administrator at 1-800-848-1943 or call collect outside the U.S., at 1-303-967-1096, immediately after the failure of Your covered item. Please note if You do not notify the Benefit Administrator within sixty (60) days of product failure, Your claim may be denied.

The Benefit Administrator will review and approve Your claim within fifteen (15) days upon receipt of Your claim documentation. You will receive an amount not more than the original purchase price, less shipping and handling charges, up to five hundred dollars ($500.00) per claim and fifty thousand dollars ($50,000.00) per cardholder. You will receive no more than the number of items or rides stated in Your policy.

If You received or purchased a service contract or an extended warranty when You purchased Your item, this benefit will be supplemental to, and in addition to, that service contract or extended warranty.

What You must submit to file a claim

Fill out and sign the claim form from the Benefit Administrator sent You, then submit the form within ninety (90) days of the product failure, along with the following documentation:

- A copy of the itemized sales receipt
- A copy of Your manufacturer’s written U.S. warranty, and any other applicable warranty information
- A description of the item and its serial number, and any other documentation deemed necessary to substantiate Your claim (this includes but is not limited to, the following documents: a copy of the maintenance record and receipts)
- A copy of the letter that the purchase producer sent, indicating cause of failure
- Any other documentation deemed necessary by the Benefit Administrator to substantiate Your claim.

Extended Warranty Protection provides You with valuable features that help You manage, use, and extend the warranty for eligible items purchased with Your covered Account. Services include Warranty Registration and Extended Warranty Protection.

Please submit the following documents:

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- A description of the item and its serial number, and any other documentation deemed necessary to substantiate Your claim (this includes but is not limited to, the following documents: a copy of the maintenance record and receipts)
- A copy of the letter that the purchase producer sent, indicating cause of failure
- Any other documentation deemed necessary by the Benefit Administrator to substantiate Your claim.

All claims must be fully substantiated.

For faster filing, or to learn more about Extended Warranty Protection, visit www.cardbenefitservices.com