

## Cellular Telephone Protection

This Guide to Benefit describes the benefit in effect as of the date your financial institution elected this coverage. This benefit and description supersedes any prior benefit and description you may have received earlier. Please read and retain for your records.

Your eligibility is determined by the date your financial institution enrolled your account in the benefit.

### What is Cellular Telephone Protection?

Subject to the terms and conditions provided in this Guide to Benefit, Cellular Telephone Protection will reimburse the enrolled eligible accountholder (the "Accountholder", also referred to as "You" or "Your") for damage to or theft of eligible Cellular Wireless Telephones. Eligible Cellular Wireless Telephones are the primary line and up to three (3) secondary, additional, or supplemental lines as listed on Your cellular provider's monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred. Cellular Telephone Protection is subject to a fifty-dollar (\$50.00) deductible per claim and a maximum of two (2) claim occurrences per Eligible Account through which this benefit is provided per twelve (12) month period. The maximum benefit limit is six hundred dollars (\$600.00) per claim and one thousand dollars (\$1000.00) per twelve (12) month period.

### Who is eligible for this protection?

To be eligible for Cellular Telephone Protection, You must be an accountholder of an eligible U.S.-based financial institution enrolled in the Cellular Telephone Protection benefit and pay Your monthly Cellular Wireless Telephone bills with Your eligible account issued by your institution ("Eligible Account"). Only Cellular Wireless Telephones purchased by the Accountholder will be covered.

Following the benefit effective date set forth above, Your Cellular Telephone Protection begins the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using Your Eligible Account. If the Accountholder fails to make a Cellular Wireless Telephone bill payment for a particular month, the Cellular Telephone Protection is suspended. Provided the Cellular Telephone Protection continues to be offered, the benefit will resume on the first day of the calendar month following the date of any future Cellular Wireless Telephone bill payment with the Eligible Account.

### What type of protection is this?

Cellular Telephone Protection is supplemental to, and excess of, valid and collectible insurance or indemnity (including, but not limited to, Cellular Wireless Telephone insurance programs, homeowner's, renter's, automobile, or employer's insurance policies). After all insurance or indemnity has been exhausted, Cellular Telephone Protection will cover the damage or theft up to six hundred dollars (\$600.00) per claim, subject the terms, conditions, exclusions, and limits of liability of this benefit as well as the fifty-dollar (\$50.00) deductible. The maximum limit of liability is six hundred dollars (\$600.00) per claim occurrence, and one thousand dollars (\$1000.00) per twelve (12) month period.

You will receive no more than the current suggested retail price of a replacement Cellular Wireless Telephone of like kind and quality less Your fifty-dollar (\$50.00) deductible.

### What is not covered?

- Cellular Wireless Telephone accessories other than standard battery and/or standard antenna provided by the manufacturer.
- Cellular Wireless Telephones purchased for resale, professional, or commercial use.
- Cellular Wireless Telephones that are lost or "mysteriously disappear." "Mysterious disappearance" means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.
- Cellular Wireless Telephones under the care and control of a common carrier (including, but not limited to, U.S. Postal Service, airplanes, or delivery service).
- Cellular Wireless Telephones stolen from baggage unless hand-carried and under Your personal supervision, or under the supervision of Your traveling companion previously known to You.
- Cellular Wireless Telephones stolen from a construction site.
- Cellular Wireless Telephones which have been rented, borrowed or Cellular Wireless Telephones that are received as part of a pre-paid plan or "pay as you go" type plans.
- Cosmetic damage to the Cellular Wireless Telephone or damage that does not impact the Cellular Wireless Telephone's ability to make or receive phone calls.
- Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin.
- Damage or theft resulting from misdelivery or voluntary parting with the Cellular Wireless Telephone.
- Replacement Cellular Wireless Telephone not purchased from a cellular service provider's retail or Internet store (or authorized reseller).
- Taxes, delivery and transportation charges, and any fees associated with the cellular service provider.

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

Yes. If You want to file a claim, You will need copies of Your Eligible Account statement reflecting monthly Cellular Wireless Telephone bill payments during the time immediately preceding the damage or theft and Your store receipt for repairs or purchase of Your replacement Cellular Wireless Telephone. You may also be required to submit your damaged device for evaluation of damage. A Cellular Wireless Telephone that has been voluntarily parted with is not eligible for Cellular Telephone Protection.

### How do I file a claim?

Call the Benefit Administrator at **(866) 210-0361** or access the Cellular Telephone Protection benefit page of the website for the Eligible Account through which this benefit is made available to You, if applicable, within sixty (60) days of damage or theft. Please note: If You do not give such notice within sixty (60) days after the damage or theft Your claim may be denied.

The Benefit Administrator representative will provide the appropriate claim form to You for the submission of your claim. This claim form must be completed, signed, and submitted with all the requested documentation within ninety (90) days from the date of damage or theft of the eligible Cellular Wireless Telephone or Your claim may be denied.

### **What do I need to submit with my claim?**

- Your completed and signed claim form.
- Copies of Your Eligible Account statement reflecting the entire monthly Cellular Wireless Telephone payments for the month preceding the date of damage or theft.
- A copy of Your Cellular Wireless service provider billing statement that reflects that the Cellular Wireless account was in good standing at the time of damage or theft.
- A copy of the original Cellular Wireless Telephone purchase receipt or other sufficient proof, as determined in the Benefit Administrator's sole discretion, of the Cellular Wireless Telephone model linked to Your Cellular Wireless Telephone account.
- If the claim is due to theft or criminal action, a copy of the police report filed within forty-eight (48) hours of the occurrence.
- If the claim is due to damage, an itemized repair estimate or repair receipt from an authorized Cellular Wireless Telephone repair facility describing the damage to the device, a copy of an insurance claim, or other reports as the Benefit Administrator, in its sole discretion, deems necessary to determine eligibility for coverage. In addition, the Benefit Administrator may, in its sole discretion, require (a) the Accountholder to submit the Cellular Wireless Telephone to the Benefit Administrator to evaluate the damage; or (b) an itemized store receipt for the replacement Cellular Wireless Telephone reflecting the damage to the device being claimed and showing the purchase was made at a Cellular Wireless service provider's retail or Internet store.
- If the claim amount is less than Your personal homeowner's, renter's, or automobile insurance deductible, a copy of Your insurance policy personal declaration page is sufficient for Your claim. If the claim amount is greater than Your personal homeowner's, renter's, or automobile insurance deductible, You are required to file a claim with Your applicable insurance company and to submit a copy of any claims settlement from Your insurance company along with Your claim form.
- Documentation (if available) of any other settlement of the claim.
- Any other documentation deemed necessary, in the Benefit Administrator's sole discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the Cellular Wireless Telephone.

### **How will I be reimbursed?**

Depending on the nature and circumstances of the damage or theft, the Benefit Administrator, at its sole discretion, will reimburse the Accountholder for the lesser of a) six hundred dollars (\$600.00) excess of the fifty-dollar (\$50.00) deductible; b) the actual or estimated cost of repair excluding taxes and other fees, less the fifty-dollar (\$50.00) deductible; or c) the current suggested retail price of a replacement Cellular Wireless Telephone of like kind and quality, excluding taxes, delivery and transportation charges, and other fees paid to the Cellular Wireless Telephone service provider, less the fifty-dollar (\$50.00) deductible.

Please Note: Cellular Telephone Protection is subject to a maximum of two (2) claim occurrences per Eligible Account through which this benefit is provided per twelve (12) month period. Under normal circumstances, reimbursement will take place within ten (10) business days of receipt and approval of claim form and all required documents.

**Additional Provisions for Cellular Telephone Protection:** This protection provides benefits only to You, an Accountholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to the Cellular Wireless Telephone from damage or theft. This provision will not be applied unreasonably to avoid claims.

If You make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and the Cellular Telephone Protection benefit may be canceled. Each Accountholder 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.

Once You report an occurrence of damage or theft, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft.

No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage or theft.

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 payment made to You. You must give all assistance as may be reasonably necessary to secure all rights and remedies.

No legal action for a claim may be brought against Us until sixty (60) days after the Benefit Administrator receives all necessary documentation needed to substantiate damage or theft. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against Us unless the terms and conditions of this Guide to Benefit have been complied with fully.

This benefit is provided to Accountholders subject to the terms and conditions contained herein. The terms and conditions contained in this Guide to Benefit may be modified.

Modifications to the terms and conditions may be provided via program websites, additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Accountholders whose accounts have been suspended or canceled. The Cellular Telephone Protection described in this Guide to Benefit will not apply to Accountholders whose applicable account(s) are closed, delinquent, or otherwise in default.

Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify You at least thirty (30) days in advance. This information describes the benefit provided to You as an Accountholder.

**For general questions regarding this benefit, call the Benefit Administrator at (866) 210 - 0361.**

**Services and benefits are insured under a policy from Plateau Casualty Insurance Company, 2701 North Main Street, Crossville, TN 38555.**

## Personal Identity Theft

This Guide to Benefit describes the benefit in effect as of the date your financial institution elected this coverage. This benefit and description supersedes any prior benefit and description you may have received earlier. Please read and retain for your records.

Your eligibility is determined by the date your financial institution enrolled your account in the benefit.

### What is the Personal Identity Theft benefit?

The Personal Identity Theft benefit offers reimbursement for covered expenses you incur to restore your identity. The maximum reimbursement payable as a result of a Covered Stolen Identity Event is \$10,000.00.

### Who is eligible for this benefit?

To be eligible for this benefit, you must be a valid account holder, and reside in the United States or Canada.

### What is a Covered Stolen Identity Event?

“Covered Stolen Identity Event” means the theft or unauthorized or illegal use of your name or Social Security number, or any other method of identifying you.

### What is covered?

Covered costs under the Personal Identity Theft benefit are:

- Costs you incur for re-filing applications for loans, grants, or other credit or debt instruments that are rejected solely because the lender received incorrect information as a result of a Covered Stolen Identity Event.
- Costs for notarizing affidavits or other similar documents, long distance telephone calls, and postage reasonably incurred as a result of your efforts to report a Covered Stolen Identity Event or to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.
- Reasonable and necessary costs incurred by you for ordering medical records for the purpose of amending and/or rectifying these documents as a direct result of a Covered Stolen Identity Event.
- Costs incurred by you for a maximum of six (6) credit reports, requested as a result of a Covered Stolen Identity Event, from any entity approved by the Benefit Administrator.
- Actual lost wages for time taken away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.

- Costs for reasonable fees for an attorney appointed by the Benefit Administrator and related court fees you incur with the consent of the Benefit Administrator for: (1) suits brought against you by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods or services or default on a loan, (2) removing any civil judgments wrongfully entered against you, (3) defending criminal charges brought against you, provided, it has been established that the covered individual was not in fact the perpetrator; as a result of a Covered Stolen Identity Event.
- Reasonable and necessary cost of travel within the United States incurred as a result of your efforts to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.
- Reasonable and necessary costs for elder care, spouse care, or child care incurred as a result of your efforts to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.

### What is not covered?

- Any dishonest, criminal, malicious, or fraudulent acts by you.
- Any damages, loss, or indemnification unless otherwise stated in this disclosure.
- Costs associated with any legal action or suit other than those set forth under Covered costs.
- Sick days and any time taken from self-employment.
- Any costs as a result of theft or unauthorized use of an account by a person to whom the account has been entrusted.

### When and where am I covered?

Payment for Covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada for a loss occurring during the benefit period.

### How do I file a claim?

Call our Benefit Administrator, toll-free, at **(866) 210 – 0361** immediately when you reasonably believe a Covered Stolen Identity Event has occurred and provide information including, but not limited to how, when, and where the Covered Stolen Identity Event occurred.

The Benefit Administrator may also require other reasonable information or documents regarding the loss.

## **What documents do I need to submit with my claim?**

A signed, sworn proof of loss or affidavit containing the information requested by the Benefit Administrator must be submitted within ninety (90) days of discovery of the Covered Stolen Identity Event.

## **How will I be reimbursed?**

Once your claim has been verified, under normal circumstances, reimbursement will be initiated within five (5) business days of receipt and approval of all required documents.

## **Do I have to do anything else?**

- If you reasonably believe that a law may have been broken, a report must promptly be filed with the police.
- You must take all reasonable steps to mitigate possible costs.

## **Additional Provisions for Personal Identity Theft:**

This benefit applies to you, an eligible account holder. You must use due diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by the benefit.

If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled. Each accountholder 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.

Once you report a Covered Stolen Identity Event, a claim file will be opened and shall remain open for six (6) months from the date of the Covered Stolen Identity Event. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the Covered Stolen Identity Event.

After the Benefit Administrator has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the 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.

No legal action for a claim may be brought until sixty (60) days after we receive a Proof of Loss. No legal action against us may be brought more than three (3) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is for acts occurring while the benefit is in effect. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to accountholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew this benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as an accountholder.

**For general questions regarding this benefit, call the Benefit Administrator at (866) 210 – 0361.**

**Services and benefits are insured under a policy from Plateau Casualty Insurance Company, 2701 North Main Street, Crossville, TN 38555.**

## Roadside Assistance

This Guide to Benefit describes the benefit in effect as of the date your financial institution elected this coverage. This benefit and description supersedes any prior benefit and description you may have received earlier. Please read and retain for your records.

Your eligibility is determined by the date your financial institution enrolled your account in the benefit.

## What is Roadside Assistance?

Subject to the terms and conditions provided in this Guide to Benefit, the Roadside Assistance benefit will provide the enrolled accountholder (the "Accountholder", also referred to as "You" or "Your") in an account that has this benefit (a "Covered Account") with 24-hour emergency roadside assistance for covered services as described in this Guide to Benefit. The Roadside Assistance benefit is subject to a maximum of two (2) occurrences per twelve (12) month period per Covered Account. The maximum benefit limit is \$100.00 per occurrence and \$200.00 per twelve (12) month period.

## Who is eligible for this benefit?

To be eligible for the Roadside Assistance benefit, You must be an accountholder of an eligible U.S.-based financial institution enrolled in the Roadside Assistance benefit and have the Roadside Assistance benefit included in the Covered Account provided by Your financial institution.

Your Roadside Assistance coverage begins the date of enrollment in Your Covered Account.

## How do I access Roadside Assistance with this benefit?

To obtain Roadside Assistance services, just call the Roadside Assistance service provider toll-free at 1-800-528-6298 and provide the Access Code for Your Covered Account. Your Access Code can be found in the documents provided to You at account opening and on the mobile application utilized to access this benefit provided as part of Your Covered Account. You will only be required to pay for any expenses or costs in excess of Your \$100.00 per occurrence maximum for covered emergencies.

## The following are covered emergencies, subject to the \$100 per occurrence limit.

- Towing Assistance – When towing is necessary, Your vehicle will be towed to the nearest service facility up to \$100.00 from the disablement site. You will be responsible for the extra cost of towing Your disabled vehicle further than the coverage limitation of \$100.00 from the disablement site.

- Flat Tire Assistance – Service consists of the removal of Your vehicle's flat tire and its replacement with the spare tire located with Your vehicle. Towing Assistance will be provided, if necessary.
- Fuel, Oil, Fluid and Water Delivery Service – An emergency supply of fuel, oil, fluid and water will be delivered if Your vehicle is in immediate need. You must pay for the fuel or other fluid when it is delivered.
- Lock-out Assistance – If Your keys are locked inside Your vehicle, assistance will be provided to gain entry into Your vehicle.
- Battery Assistance – If battery failure occurs, a jump start will be provided to start Your vehicle. Towing Assistance will be provided, if necessary.

## How do I obtain coverage under this benefit?

To be eligible for coverage, this Roadside Assistance Benefit must be utilized to arrange for emergency roadside assistance for Your vehicle and the service must be a covered emergency as described in this Guide to Benefit. Assistance obtained through any other source other than the Roadside Assistance service provider is not covered.

When calling for emergency roadside assistance services, the Roadside Assistance representative will ask You for Your Access Code and some preliminary information and will then dispatch a roadside assistance service provider to the location of Your vehicle. You must be with Your vehicle when the service provider arrives unless it is unsafe to remain with the vehicle as an unattended vehicle cannot be serviced.

## What type of coverage is this?

Roadside Assistance is not insurance coverage. The Roadside Assistance benefit will provide emergency roadside assistance services for covered emergencies up to two (2) eligible occurrences per twelve (12) month period and will cover eligible expenses for such services up to \$100.00 per occurrence, subject to the terms, conditions, exclusions and limits of liability listed herein. Service must be a covered emergency under this Guide to Benefit. There is a limit of one (1) covered occurrence for the same service type during any continuous seven (7) day period.

You will be responsible for any emergency roadside assistance expenses incurred using the Roadside Assistance benefit in excess of the maximum amount payable per covered roadside assistance occurrence. The maximum amount payable per occurrence is \$100.00.

**The following items are not included as part of the emergency Roadside Assistance benefit:**

- Coverage shall not be provided in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of Your vehicle in the commission of a felony.
- Costs of parts, replacement keys, fluids, fuel, lubricants; cost of installation of any products or material; and additional labor related to towing.
- Non-emergency towing or other non-emergency service.
- Non-emergency mounting or removing of any tires, snow tires or chains.
- Shoveling snow from around Your vehicle.
- Tire repair.
- Extrication or Winching.
- Motorcycles, trucks over one and a half (1 ½) ton capacity, antique vehicles (meaning vehicles over 20 years old or out of manufacture for ten (10) years or more), taxicabs, limousines or other commercial or delivery vehicles.
- Recreational vehicles (including self-motorized RVs), camping trailers, travel trailers or any vehicles in tow.
- Any and all taxes, fines or tolls.
- Damage or disablement due to fire, flood or vandalism.
- Towing from or repair work performed at a service station, garage or repair shop.
- Towing by other than a licensed service station or garage; vehicle storage charges; a second tow for the same disablement.
- Service on a vehicle that is not in a safe condition to be towed or serviced or that may result in damage to the vehicle if towed or serviced.
- Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc.
- Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law.
- Repeated service calls for a vehicle in need of routine maintenance or repair.

Only one (1) disablement for the same service type during any seven (7) day period will be accepted.

**THIS IS NOT A ROADSIDE ASSISTANCE REIMBURSEMENT SERVICE.**

**Additional Provisions for Roadside Assistance:**

The Roadside Assistance benefit provides coverage only to You, an eligible Accountholder. You shall use due diligence and do all things reasonable to avoid or diminish emergency roadside assistance expenses. This provision will not be applied unreasonably to avoid covering roadside assistance expenses.

This benefit is provided to eligible Accountholders subject to the terms and conditions contained herein. The terms and conditions contained in this Guide to Benefit may be modified.

Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Accountholders whose accounts have been suspended or canceled. The Roadside Assistance benefit described in this Guide to Benefit will not apply to Accountholders whose applicable account(s) are closed, delinquent, or otherwise in default.

Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify You at least thirty (30) days in advance. This information describes the benefit provided to You as an Accountholder.

**For general questions regarding this benefit, call the Benefit Administrator at (866) 210 – 0361.**