



## Signature Rewards Visa® protection benefits

The following benefits come automatically with Signature Rewards Visa cards from Verity Credit Union.

### Auto rental collision damage waiver

When you use your covered Signature Rewards Visa from Verity Credit Union to rent a vehicle, you'll get built-in Auto Rental Coverage. You're covered for physical damage, theft, reasonable and customary towing and loss-of-use charges. Decline the Collision Damage Waiver coverage offered by the rental agency and make sure your name is listed as the primary renter on the auto rental contract. Any additional drivers must also be listed on the auto rental agreement.

#### Easy claim process

Go to [www.eclaimsline.com](http://www.eclaimsline.com) or call to talk to a Benefit Administrator at (800) 348-8472 to initiate your claim. Outside the U.S., call collect (804) 673-1164. You must sign and return your claim form (or if you prefer, file online) within 90 days of the date of incident—you can supply any outstanding documentation afterwards.<sup>1</sup>

### Extended warranty protection

Extend your warranty's time period when you use your covered Signature Rewards Visa from Verity Credit Union for your purchase. Extended Warranty Protection will double the coverage period of your eligible U.S. manufacturer's warranty up to one additional year on eligible warranties of three years or less. Eligible warranties of one to three years will be extended by one year. Eligible warranties of less than one year will be doubled. There is a per claim maximum of \$10,000 and a per cardholder maximum of \$50,000.

#### Easy product registration and claim process

When you make a purchase, you can register your product online at [www.cardbenefitservices.com](http://www.cardbenefitservices.com) or call the Benefit Administrator at (800) 551-8472—outside the U.S., call collect (303) 967-1096—so that the Claim Center will have all the pertinent information readily available should you need to file a claim later. To learn more go to [www.cardbenefitservices.com](http://www.cardbenefitservices.com) or call (800) 551-8472. Outside the U.S., call collect (303) 967-1096.<sup>2</sup>

### Rely on emergency roadside assistance

As a 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 fee per service call. No membership is required and you don't need to pre-enroll. No annual dues. No limit on usage. To learn more about this benefit, call (800) 847-2869.<sup>3</sup>

### Count on emergency assistance while traveling

When you're traveling or working anywhere in the world, your covered Signature Rewards Visa from Verity Credit Union gets you access to a multilingual call center—24 hours a day, 365 days a year—for the assistance you need. You, your spouse and legal dependent children under 22 years of age who are traveling with you can call toll-free in the U.S., or collect when traveling abroad. Services include: medical and legal referrals, emergency transportation and more.

#### 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.<sup>4</sup>

### Count on built-in accident insurance coverage while traveling

When you use your covered Signature Rewards Visa from Verity Credit Union to purchase tickets for traveling, you are automatically covered for accidental personal injury while traveling. This valuable security and peace of mind also extends to family members traveling with you, providing automatic accidental death and dismemberment. Plus, get financial reimbursements if your baggage is delayed or lost during travel. Maximum benefit amount of \$250,000.

#### Easy claim process

If you need to file a claim, contact the Claims Administrator at (844) 245-2503 to start the process and receive the proper forms.<sup>5</sup>



1. Certain terms, conditions and exclusions apply. In order for coverage to apply, you must use your covered Signature Rewards Visa from Verity Credit Union to secure transactions. Please refer to your Guide to Benefits for further details.
2. Certain terms, conditions and exclusions apply. In order for coverage to apply, you must use your covered Signature Rewards Visa from Verity Credit Union to secure transactions. Please refer to your Guide to Benefits for further details.
3. 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 Verity Credit Union shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor Verity Credit Union provides any assurances as to the ability of the Service Provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. 24-hour roadside assistance services provided by: Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross Country Motor Club of California, Inc. a California corporation. Current fee for a standard service call is \$69.95. 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.

4. Certain terms, conditions and exclusions apply. Please refer to your Guide to Benefits for further details.
5. Certain terms, conditions and exclusions apply. In order for coverage to apply, you must use your covered Signature Rewards Visa from Verity Credit Union card to secure transactions. Please refer to your Worldwide Automatic Travel Accident & Baggage Delay Insurance description of coverage for further details.

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