

Guide to Benefits



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Important Information about your Travel & Purchase Protection Benefits

Chase Slate Edge®

Visa® Platinum

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Your Guide to Benefits describes the benefit that is in effect as of 03/24/22. Information in this guide takes the place of any prior benefit and benefit description you may have previously received. Your effective date of eligibility is determined by Chase.

Please keep the guide with your account information for future reference and call the Benefit Administrator if you have any questions before taking advantage of the benefit.

Auto Rental Collision Damage Waiver

The Auto Rental Collision Damage Waiver benefit provides reimbursement for damages caused by theft or collision up to the Actual Cash Value of most rented cars. Within your country of residence, Auto Rental Collision Damage Waiver is secondary coverage which means it supplements, and applies in excess of, any valid and collectible insurance or reimbursement from any source. The Auto Rental Collision Damage Waiver covers theft, damage, valid loss-of-use charges imposed and substantiated by the auto rental company, administrative fees, and reasonable and customary towing charges (due to a covered theft or damage) to the nearest qualified repair facility. The Auto Rental Collision Damage Waiver covers no other type of loss. For example, in the event of a collision involving Your Rental Vehicle, damage to any other driver's car, the injury of anyone, or damage to anything is not covered. Rental periods up to **thirty-one (31) consecutive days** are covered.

You are covered when Your name is embossed on an eligible card issued in the United States, and You use Your credit card Account and/or rewards programs associated with Your Account to initiate and complete Your entire car rental transaction. Only You, as the primary renter of the vehicle, and any additional drivers permitted by the Rental Car Agreement are covered.

How Does the Auto Rental Collision Damage Waiver Work with Other Insurance?

If You **do** have personal automobile insurance or other insurance that covers theft or damage, this benefit reimburses You for the deductible portion of Your car insurance or other insurance, along with any unreimbursed portion of administrative and loss-of-use charges imposed by the car rental company, as well as reasonable towing charges while the car was Your responsibility.

If You **do not** have personal automobile insurance or any other insurance, this benefit reimburses You for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

If You are renting outside of Your country of residence, the coverage provided under this benefit is primary and reimburses You for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

How Do You Use the Auto Rental Collision Damage Waiver?

1. Use Your Account to initiate and complete Your entire car rental transaction.
2. During this transaction, review the Rental Car Agreement and **decline** the rental company's collision damage waiver (CDW/LDW) option or a similar provision. **Accepting this coverage will cancel out Your benefit.** If the rental company insists that You purchase their insurance or collision damage waiver, call the Benefit Administrator for assistance.

Before driving out of the lot, check the rental car for any prior damage and bring any damage You identify to the attention of the rental car company.

This benefit is in effect during the time the rental car is in Your (or an authorized driver's) control, and terminates when the rental company reassumes control of their vehicle.

This benefit is available in the United States and most foreign countries. Coverage is not available where precluded by law, or where it's in violation of the territory terms of the auto rental agreement, or when prohibited by individual merchants. If you have questions about where coverage applies, contact the Benefit Administrator before You travel.

What Vehicles Are Not Covered?

Certain vehicles are not covered by this benefit, including: high value motor vehicles, exotic and antique cars (cars over twenty (20) years old or that have not been manufactured for ten (10) years or more), cargo vans, vehicles with open cargo beds, trucks, (other than pick-ups), motorcycles, mopeds, motorbikes, limousines, recreational vehicles, and passenger vans with seating for more than nine (9) people, including the driver (passenger vans with seating for nine (9) or less, including the driver, are covered).

- Examples of high value motor vehicles or exotic car brands not covered are Alfa Romeo, Aston Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce, and Tesla; *However, selected models of Audi, BMW, Mercedes-Benz, Cadillac, Infiniti, Land Rover, Lexus, Lincoln, and Range Rover are covered.*

Wondering if coverage applies to a specific type of vehicle? Contact the Benefit Administrator.

What's Not Covered?

The Auto Rental Collision Damage Waiver benefit does not apply to:

- Any obligation You assume under any agreement (other than the deductible on Your personal auto policy)
- Any violation of the auto rental agreement or this benefit
- Injury of anyone, including you, or damage to anything, inside or outside the Rental Vehicle
- Loss or theft of personal belongings
- Personal liability
- Expenses assumed, waived or paid by the auto rental company or its insurer
- The cost of any insurance or collision damage waiver offered by or purchased through the auto rental company
- Depreciation of the Rental Vehicle caused by the incident including, but not limited to, "diminished value"
- Expenses reimbursable by Your insurer, employer, or employer's insurance
- Theft or damage due to intentional acts or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband, or illegal activities
- Wear and tear, gradual deterioration, or mechanical breakdown
- Items not installed by the original manufacturer
- Damage due to off-road operation of the Rental Vehicle
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)
- Confiscation by authorities
- Vehicles that do not meet the definition of covered vehicles
- Rental periods that either exceed or are intended to exceed thirty-one (31) days
- Leases and mini leases
- Theft or damage resulting from the authorized driver's and/or cardholder's lack of reasonable care in protecting the Rental

Vehicle before and/or after damage or theft occurs (for example, leaving the car running and unattended)

- Theft or damage reported more than one hundred (100) days* after the date of the incident
- Theft or damage for which a claim form has not been received within one hundred twenty (120) days* from the date of the incident
- Theft or damage for which all required documentation has not been received within three hundred sixty-five (365) days after the date of the incident
- Vehicles that are not rented from a Rental Agency
- Damage to the interior bed of a pick-up truck unless such damage is caused by or the result of a covered loss, such as theft or collision
- Damage to a pick-up truck that is a result of loading or unloading objects into the bed
- Losses caused by or resulting from a Cyber Incident

***Not applicable to residents in certain states**

How Do You File a Claim?

It is Your responsibility as a cardholder to make every effort to protect Your Rental Vehicle from damage or theft. If You have an accident or Your Rental Vehicle has been stolen, follow these steps to file Your claim:

1. At the time of the theft or damage, or when You return the Rental Vehicle, request the following documents from Your car rental company:
 - Copy of the accident report form
 - Copy of the initial and final auto rental agreements (front and back)
 - Copy of the repair estimate and itemized repair bill
 - Two (2) photographs of the damaged vehicle, if available
 - Police report, if obtainable
 - Copy of the demand letter indicating the costs You are responsible for and any amounts that have been paid toward the claim
2. Call the Benefit Administrator to report the theft or damage, regardless of who is at fault and whether Your liability has been established, as soon as possible but no later than **one hundred (100) days from the date of the incident**. Any claim containing charges that would not have been included if notification occurred before the expenses were incurred may be declined, so it is important to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation.
3. Submit the documents listed above along with the following documents to the Benefit Administrator:
 - Completed and signed Auto Rental Collision Damage Waiver claim form **postmarked within one hundred twenty (120) days* of the theft or damage date**, even if all other required documentation is not yet available, **or Your claim may be denied**
 - Credit card Account statement (showing the last four (4) digits of the Account number) reflecting the charge for the rental transaction
 - Statement from Your insurance carrier (and/or Your employer or employer's insurance carrier, if applicable), or other reimbursement showing the costs for which You are responsible and any amounts that have been paid toward the claim
 - If You have no other applicable insurance or reimbursement, please provide a statement to that effect

- Copy of Your primary insurance policy's Declarations Page (if applicable) to confirm Your deductible; this is the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles
- Any other documentation required by the Benefit Administrator to substantiate the claim

***Not applicable to residents in certain states**

All documents must be postmarked within three hundred sixty-five (365) days of the theft or damage date, or Your claim may be denied.

Filing online is faster: visit www.eclaimslines.com

Transference of Claims

After Your claim is paid, Your rights and remedies against any party in regard to the theft or damage is transferred to the Benefit Administrator, to the extent of the cost of payment made to You. You must give the Benefit Administrator all assistance reasonably required to secure all rights and remedies.

Definitions

Account – Your credit card Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates

Actual Cash Value – the amount a Rental Vehicle is determined to be worth based on its market value, age and condition at the time of loss

Eligible Person – a cardholder who pays for their auto rental by using their eligible Account

Rental Agency – a commercial rental company licensed under the laws of the applicable jurisdiction and whose primary business is renting automobiles

Rental Car Agreement – the entire contract an eligible renter receives when renting a Rental Vehicle from a Rental Agency which describes in full all of the terms and conditions of the rental, as well as the responsibilities of all parties under the contract

Rental Vehicle – a land motor vehicle with four (4) or more wheels which the eligible renter has rented for the period of time shown on the Rental Car Agreement and is not identified as a non-covered vehicle herein

You or Your – the Eligible Person

Please see the "Definitions Related to Cyber Incidents" in the General Provisions and Definitions section at the end of this document for additional definitions that apply to this benefit.

Additional Provisions

- This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Indemnity Insurance Company of North America ("Provider"). Coverage may not be available in all states or certain terms may be different where required by state law.
- 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 **three (3) years** after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- Please see "General Provisions and Definitions" section at the end of this document.

FORM #ARCDW CONSEC 100/120 (04/21)

Extended Warranty Protection

Extended Warranty Protection extends the time period of warranty coverage by one (1) additional year on original eligible warranties of three (3) years or less. Coverage is limited to the original price of the purchased item (as shown on Your itemized sales receipt), less shipping and handling fees, up to a maximum of **ten thousand (\$10,000.00) dollars** per claim and a maximum of **fifty thousand (\$50,000.00) dollars** per Account. The benefit applies to purchases made both inside and outside the U.S. The eligible item must have a valid original manufacturer's U.S. repair warranty of three (3) years or less, a store-purchased dealer warranty, or an assembler warranty. Eligible items given as gifts can also be covered.

You are eligible for this benefit when Your name is embossed on an eligible card issued in the United States, and You charge all or a portion of the cost of an eligible item to Your credit card Account and/or rewards programs associated with Your Account.

If You received or purchased any other applicable extended warranty when You purchased Your item, this benefit will be supplemental to and in excess of that coverage

How Do You Register a Purchase for Warranty Registration?

When You purchase an eligible item that carries a manufacturer's warranty, You have the option to register Your purchase by calling the Benefit Administrator or by going online to register Your purchase at **www.cardbenefitservices.com**. The Benefit Administrator will tell You where to send copies of Your item's sales receipt and warranty information, so they can be kept on file should You need them. While registration is not required for Extended Warranty Protection, You are encouraged to consider registration to help You take full advantage of Your warranties.

If You choose not to register Your item, be sure to keep Your Chase credit card statement (showing the last four (4) digits of the Account number) reflecting the purchase, the itemized sales receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty You received or purchased when You bought Your item. These documents will be required to verify Your claim.

How Does Extended Warranty Protection Work?

The Extended Warranty Protection benefit extends a valid original manufacturer's U.S. repair warranty of three (3) years or less or a store-provided or store-purchased dealer warranty by one (1) additional year. Coverage is limited to 4 years for a three-year warranty. This coverage begins at the end of any cumulative warranties, provided or purchased, and provides 12 months coverage after those warranties have expired. All coverage is secondary and only covers what would have been covered under the original or store provided or store-purchased warranty.

For example, a manufacturer's warranty of three (3) months would be provided with an additional twelve (12) months of coverage for a combined total of fifteen (15) months of coverage. If the manufacturer's warranty is for three (3) years, it would be extended one (1) additional year for a combined total of four (4) years.

What's Not Covered?

The Extended Warranty Protection benefit does not cover the following purchases:

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer or other eligible warranty
- Items purchased for resale, professional, or commercial use
- Rented or leased items
- Computer software
- Medical equipment
- Used or pre-owned items (a refurbished item will be covered as long as it has a warranty with it and would not be considered used or pre-owned)
- Losses caused by or resulting from a Cyber Incident

How Do You File a Claim?

Follow these steps to file Your claim:

1. Contact the Benefit Administrator immediately after the failure of Your covered item. **Please note that if You do not notify the Benefit Administrator within ninety (90) days of product failure, Your claim may be denied.** Gift recipients of eligible items are also covered, but they must provide all the documents needed to substantiate their claim.
2. The Benefit Administrator will ask You some preliminary questions, direct You to the appropriate repair facility, and send You the claim form.
3. Return the completed and signed claim form and requested documentation to the Benefit Administrator, and submit it within **one hundred twenty (120) days of the product failure along with the required documents.**

Filing online is faster: visit www.cardbenefitservices.com

What Documents Will You Need to Provide?

The Benefit Administrator will provide the details, but generally You should be prepared to send:

- Completed and signed claim form
- Chase credit card statement (showing the last four (4) digits of the Account number) demonstrating that the purchase was made on Your 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
- Copy of the itemized sales receipt
- Copy of the original manufacturer's written U.S. warranty, and any other applicable warranty
- Description of the item, its serial number, and any other documentation deemed necessary to substantiate Your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts)
- Original repair estimate or repair bill, indicating cause of failure
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

How Will You 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 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 (\$10,000.00) dollars** per claim and a maximum of **fifty thousand (\$50,000.00) dollars** per Account. You will be reimbursed up to the amount charged to Your Account or the program limit, whichever is less. Any purchases made using rewards points associated with the Account are eligible for this benefit, and You will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less.

If Your item is to be repaired, 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 – Your credit card Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates

Eligible Person – a cardholder who pays for their purchase by using their eligible Account and/or rewards programs associated with their covered Account

You or Your – the Eligible Person

Please see the "Definitions Related to Cyber Incidents" in the General Provisions and Definitions section at the end of this document for additional definitions that apply to this benefit.

Additional Provisions

- This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Indemnity Insurance Company of North America ("Provider"). Coverage may not be available in all states or certain terms may be different where required by state law.
- 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 **three (3) years** after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- Please see "General Provisions and Definitions" section at the end of this document.

FORM #EWP CON 10K/50K/3YR (04/21)

Purchase Protection

Purchase Protection protects against theft of, damage to, or involuntary and accidental parting with new retail purchases within **one hundred twenty (120) days** from the date of purchase. Involuntary and accidental parting with property means the unintended separation from an item of personal property when its location is known, but recovery is impractical to complete. At the Benefit Administrator's discretion, this benefit replaces or repairs the item or reimburses You up to the total purchase price of Your item

for a maximum of **five hundred (\$500.00) dollars** per claim and **fifty thousand (\$50,000.00) dollars** per Account.

You are eligible for this benefit when Your name is embossed on an eligible card issued in the United States, and You charge all or a portion of the cost of the item to Your credit card Account and/or rewards programs associated with Your Account.

Your maximum recovery under the Purchase Protection benefit is the purchase price of the item as recorded on the eligible card receipt, not to exceed the coverage limit

What is Covered?

- Eligible items of personal property purchased with Your Account and/or rewards programs associated with Your Account
- Eligible purchases made outside the United States when purchased with Your Account and/or rewards program associated with Your Account
- Gifts purchased for friends and family members if purchased with Your Account and/or rewards programs associated with Your Account
- The outstanding deductible portion of Your other applicable insurance or indemnity for eligible claims

What's Not Covered?

The Purchase Protection benefit does not cover the following purchases:

- Animals and living plants
- Antiques or collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items towable by or attachable to any motorized vehicle
- Computer software
- Items purchased for resale, professional, or commercial use
- Items that are lost, or that "mysteriously disappear," meaning they vanished in an unexplained manner, with no evidence of wrongdoing by one person
- Items under the control and care of a common carrier, including the U.S. Postal Service, airplanes, or a delivery service
- Items in Your baggage on a common carrier unless hand carried or under Your supervision or that of a companion You know, including but not limited to, jewelry, and watches
- Theft or damage stemming from abuse, fraud, hostilities (war, invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal); normal wear and tear; flood, earthquake, radioactive contamination; damage from inherent product defects
- Theft or damage from mis-delivery, or voluntarily parting with property
- Medical equipment
- Perishable or consumable items, including but not limited to, cosmetics, perfumes and rechargeable batteries
- Traveler's checks, cash, tickets, credit or debit cards, among other negotiable purchased instruments
- Items used or pre-owned (refurbished items will not be considered used or pre-owned if accompanied by a warranty)
- Losses caused by or resulting from a Cyber Incident

Please Pay Special Attention to These Conditions of Purchase Protection:

- If Your loss involves a portion of a pair or set, You will only be reimbursed for the stolen or damaged item, not the total value of the pair or set. This does not apply to items normally sold as pairs or sets that are not replaceable by purchasing one piece of the pair or set. In this case, before the claim can be finalized, the individual item must be returned to the Benefit Administrator.
- If the purchase was stolen from the delivery location, You are first required to file a claim with the common carrier and/or retailer.
- If You have insurance (homeowner's, renter's, car, employer, or any other), You are required to file a claim with Your insurance company, unless the claim amount is below Your deductible. You are required to submit a copy of any claim settlement along with Your claim form, or a copy of Your insurance declarations page confirming the deductible amount.
- Purchase Protection provides coverage on an "excess" coverage basis, meaning it does not duplicate coverage but pays for a loss only after valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, common carrier, retail or employer's insurance policies) has been exhausted. At that point, Purchase Protection will cover the loss up to the amount charged to Your Account, subject to the terms, exclusions, and limits of liability of the benefit.

How Do You File a Claim?

Follow these steps to file Your claim:

1. Call the Benefit Administrator within **ninety (90) days of the damage, theft, or involuntary and accidental parting. Please note that if You do not notify the Benefit Administrator within ninety (90) days of product failure, Your claim may be denied.** Gift recipients may file their own claims if they have the necessary substantiating documents.
2. Answer a few questions, so the Benefit Administrator can send You the right claim forms and let You know what other documentation is needed.
3. Return the completed and signed claim form and requested documentation to the Benefit Administrator within **one hundred twenty (120) days of the damage, theft, or involuntary and accidental parting.**

Filing online is faster: visit www.eclaimslines.com

What Documents Will You Need to Provide?

Be sure to include all information regarding Your claim, including the time, place, cause and the amount to either replace or repair the item. The Benefit Administrator will provide the details, but generally You should be prepared to send:

- Completed and signed claim form
- Credit card Account statement (showing the last four (4) digits of the Account number) demonstrating that the purchase was made on Your 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
- Copy of the itemized store receipt demonstrating that the purchase was made on Your Account

- Copy of the documentation of any other settlement of the loss (if applicable)
- If the item is repairable, the estimate of repair or a copy of the paid receipt/invoice for the repairs, indicating the type of damage to the claimed item (if applicable)
- Copy of the police report (**made within forty-eight (48) hours of the occurrence in the case of theft**), fire report or incident report to substantiate the loss; if the loss was not reported, please provide a replacement receipt or other sufficient proof of loss deemed eligible solely by Your Benefits Administrator (if applicable)
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

In some cases of damage, You will be asked to send the damaged item, **at Your expense**, along with Your claim in order to substantiate the claim, so make sure to keep the damaged item in Your possession.

How Will You Be Reimbursed?

Once You have met the conditions of this benefit, the Benefit Administrator will resolve Your claim in one of two ways:

- A damaged item may be repaired, rebuilt, or replaced, and a stolen item will be replaced. Typically, You will receive notice of this decision within **fifteen (15) days of 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 (\$500.00) dollars** per claim and **fifty thousand (\$50,000.00) dollars** per Year. You will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less.
- Any purchases made using rewards points associated with the Account are eligible for this benefit, and You will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less.

Definitions

Account – Your credit card Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates

Covered Purchase – an item purchased by an Eligible Purchaser and paid for by using an eligible Account, subject to the exclusions set forth in this Policy; for a purchase to be considered a Covered Purchase, the entire purchase amount for the item must have been made through the eligible Account; Covered Purchase also includes an item purchased by an Eligible Purchaser and paid for by using an eligible Account in combination with other tender (such as rewards programs, cash, gift cards, store credit)

Eligible Person – a cardholder who pays for their purchase by using their eligible Account and/or rewards programs associated with their covered Account

Eligible Purchaser – a person to whom an eligible Account is issued and who agrees to use the transaction Account medium and has charged the purchase to the eligible Account; reimbursement is extended to losses incurred by a person other than the Eligible Purchaser if that person is the recipient of the item purchased and follows the Terms and Conditions of this coverage; no person or entity shall have any legal or equitable right, remedy or claim for reimbursement and/or damages under or arising out of this coverage

You or Your – the Eligible Person

Please see the "Definitions Related to Cyber Incidents" in the General Provisions and Definitions section at the end of this document for additional definitions that apply to this benefit.

Additional Provisions

- This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Indemnity Insurance Company of North America (“Provider”). Coverage may not be available in all states or certain terms may be different where required by state law.
- 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 **three (3) years** after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- Please see “General Provisions and Definitions” section at the end of this document.

FORM #PURPRO CON 10k/500 (04/21)

Roadside Dispatch®

Roadside Dispatch is a pay-per-use roadside assistance program which provides you with security and convenience when You need help, whether you need a tow or roadside service. Dependable roadside assistance is available 24 hours a day, 7 days a week in the United States. No membership or pre-enrollment is required. Just call 1-800-847-2869.

What is Covered?

For a pre-negotiated per service fee, the program provides you with:

- Standard towing – up to five (5) miles included
- Tire changing – must have good, inflated spare
- Jump starting
- Lockout service – not including key replacement
- Fuel delivery – up to five (5) gallons, where permissible, plus the fuel cost
- Standard winching

How Does It Work?

Call 1-800-847-2869 to access roadside assistance.

- Roadside Dispatch will ask you for your location and details of the problem. While you remain on the phone, assistance will be arranged with a reliable tow operator or locksmith for assistance.
- Emergency road service is not available in areas not regularly traveled, in “off-road” areas not accessible by ordinary towing vehicles, or for over one-ton capacity trailers, campers, or vehicles-in-tow.
- You are responsible for emergency road service charges incurred by towing facilities responding to your dispatch, even if you are not with your car (or it’s gone) when the tow truck arrives.
- If you have a rental vehicle, be sure to call the car rental agency before you call Cross Country Motor Club, as many rental agencies have special procedures regarding emergency road service.

If you feel you are in an unsafe location, Roadside Dispatch will advise you to hang up and dial 911. If you are not able to dial 911, we will call the non-emergency police number in your area and remain on the phone with you at your request until the police arrive.

What Fees Apply?

- The fee for a standard service call is provided when you contact us for assistance.
- Customers must pay Cross Country Motor Club at the time of dispatch for any services in excess of the benefit limit, such as for mileage over five (5) miles.
- A secondary unit being towed behind is not included but can be accommodated for an additional fee.
- Standard winching applies within one hundred (100) feet of paved or county-maintained road only.
- Additional fees may apply for winching services under certain circumstances.
- Service call fees are subject to change at any time; however, callers will be notified of pricing prior to any service dispatch.

This program may be discontinued at any time without prior notice. Program void where prohibited

Additional Terms: Any vehicle with wheels is covered under this program as long as it can be classified as 'Light Duty'. 'Light Duty' vehicles are vehicles that weigh ten thousand (10,000) pounds or less. Vehicles weighing more than ten thousand (10,000) pounds are considered 'Medium Duty' or 'Heavy Duty' and are not covered under this program. Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Chase shall have any responsibility or liability in connection with the rendering of the service. 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 Chase provides any assurances as to the ability of the Service Provider to meet such estimates. 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.

Please see "General Provisions and Definitions" section at the end of this document.

FORM #RDAST24 (05/21)

General Provisions and Definitions

General Provisions: Apply to ALL Benefits:

- Signed transactions are covered as long as You use Your eligible card Account and/or Rewards programs associated with Your Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by these benefits. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefits 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.
- These benefits are provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits

may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.

- Termination dates may vary by financial institutions. Chase can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- These benefits do 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.

**Definitions Related to Cyber Incidents:
The following language applies to Auto Rental
Collision Damage Waiver, Extended Warranty
Protection and Purchase Protection:**

“Cyber Incident” means any of the following acts:

- (a) unauthorized access to or use of Your Digital Data or a Rental Vehicle, or a Covered Purchase;
- (b) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or a Rental Vehicle, or a Covered Purchase;
- (c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or a Rental Vehicle, or a Covered Purchase;
- (d) restriction or inhibition of access to or directed against Your Digital Data or a Rental Vehicle, or a Covered Purchase;
- (e) computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Rental Vehicle, or a Covered Purchase during the manufacturing process, upgrade process, or normal maintenance.

“Digital Data” means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Rental Vehicle, or a Covered Purchase to store information, process information, and transmit information over the Internet.

“Computer Programs” means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

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