

## **\*Terms and Conditions of Enhancements**

### **Auto Rental CDW**

Eliminates the need for your cardmembers to pay for the collision damage waiver or similar provision provided by the commercial auto rental agencies on most passenger vehicles. Secondary coverage for consumer card products and Primary Coverage for commercial card products.

### **Baggage Delay Insurance**

Baggage delay benefit of up to \$300 to cover expenses incurred for the emergency purchase of essential items needed by the cardholder while on a covered trip.

### **Cell Phone Protection**

Provides cardmembers supplemental reimbursement for damage or theft of an eligible cell phone. Cardmembers must charge their monthly cell phone bill to their covered card. In addition to cell phones, certain types of personal digital assistants (PDA's) that are also cell phones are eligible when terms and conditions of the benefit are met. Only cell phones purchased by the eligible cardmember are covered. Eligible cell phones are limited to the primary line and up to the first two secondary, additional, or supplemental lines as listed on the cardmember's cellular provider monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred.

### **Purchase Security and Extended Protection**

Purchase Security will replace, repair, or reimburse covered cardmembers up to a maximum of \$10,000 in the event of theft or damage. Extended Protection doubles the time period of the original manufacturer's written U.S. repair warranty up to one full year on warranties of three years or less and up to a maximum of \$10,000 per claim.

### **Return Protection**

Offers reimbursement to cardmembers on items they purchase. If a cardmember makes an eligible purchase with a covered card and is dissatisfied with that item for any reason (within 90 days from the date of purchase) Return Protection will reimburse the cardmember up to \$250 per item and up to \$1,000 annually per account.

### **Roadside Dispatch**

Roadside Dispatch will arrange to dispatch a reliable tow operator or locksmith to cardmembers. All rates are pre-negotiated and conveniently billed to the covered cardmember's card. For \$59.95 (restrictions apply) per service call, the program provides towing (up to five miles included), tire changing (must have good, inflated spare), jump starting (battery boost), lockout service, fuel delivery, and winching (within 100 feet of paved or county maintained road only). Also provides cardmembers with an optional, personalized Trip Routing Package for \$5.95 which includes easy-to-read, accurate traveling instructions, and maps. Cardmembers can choose a direct route plan or a scenic route that highlights points of interest and road information along their route.

### **Travel and Emergency Services (TEAS)**

Encountering an emergency situation away from home can be a frightening experience. That's why we've created a 24-hour assistance center for covered cardmembers. TEAS covers cardmembers and their spouses and dependent children 22 years of age or under who are traveling with them. TEAS is available by calling a dedicated toll-free number in the United States, or through a collect telephone number when traveling abroad, 24 hours a day, 7 days a week. This program provides assistance only. Cardmembers are responsible for the cost of any services received.