

# Now, You're Protected!

**Enjoy using your GE Credit Union Platinum Visa, even when you have cash.**

## **Purchase Security**

Purchase Security will replace, repair items, or reimburse you up to a maximum of \$1,000 per claim and \$50,000 per cardholder for eligible items of personal property purchased entirely with your GE Credit Union Platinum Visa card for the first ninety (90) days from the date of purchase if they are stolen or damaged. ▶ See important details on pgs. 2-5.

## **Price Protection**

The Price Protection benefit assists you in achieving the best possible price on products you buy with your GE Credit Union Platinum Visa card. If you buy an eligible item with your card in the United States and see a printed advertisement of it for less at any retail store within sixty (60) days of the original purchase date, simply file a valid claim and you can be refunded the difference up to \$500 per item. This benefit is limited to \$2,500 a year per cardholder's eligible account. ▶ See important details on pgs. 5-6.

## **Auto Rental Collision Damage Waiver**

When certain terms and conditions are met, the Auto Rental Collision Damage Waiver benefit ("Auto Rental CDW") provides—at no additional charge—reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. In your country of residence, this benefit is supplemental to, and excess of, any valid and collectible insurance from any other source. ▶ See important details on pgs. 7-10.

## **Return Protection**

Return Protection will reimburse you for the cost of an eligible item of personal property within ninety (90) days of the date it was purchased entirely with your GE Credit Union Platinum Visa card if you are dissatisfied with the item for any reason and the retailer will not accept the return. This benefit is limited to \$250 per eligible item and up to \$1,000 annual maximum per account. Items must be received by the Benefit Administrator in like-new/good working condition. ▶ See important details on pgs. 11-12.

## **Travel Accident Insurance**

\$1,000,000 Principle Sum

You and your dependents become covered automatically when the entire Common Carrier fare is charged to your covered GE Credit Union Platinum Visa card account. ▶ See important details on pgs. 13-14.



Effective April 1, 2015

## YOUR GUIDE TO CARD BENEFIT

### Your Guide to Benefit describes the benefit in effect as of 4/1/14.

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 your financial institution.



For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-553-4820, or call collect outside the U.S. at 303-967-1096.

# Purchase Security

For questions about your account, balance, or rewards points please call the customer service number on your GE Credit Union Platinum Visa card statement.

## Benefit Information

### What is this benefit?

Purchase Security will, at the Benefit Administrator's discretion, replace, repair, or reimburse you for eligible items of personal property purchased entirely with your eligible GE Credit Union Platinum Visa card if they are stolen or damaged\* within the first ninety (90) days of purchase. You may be reimbursed up to a maximum of one thousand dollars (\$1,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.

### Who is eligible for this benefit?

You are eligible for this benefit if you are a valid cardholder of an eligible GE Credit Union Platinum Visa card issued in the United States.

### What is covered by Purchase Security?

Eligible items of personal property purchased entirely with your eligible GE Credit Union Platinum Visa card are covered.

### Do I need to register my purchases?

No, your eligible items are automatically covered.

### Are gifts covered?

Yes, as long as you purchased the gift entirely with your eligible GE Credit Union Platinum Visa card and it meets the terms and conditions of the benefit.

### What about purchases made outside the U.S.?

Purchases made outside the U.S. are covered as long as they were made entirely with your eligible GE Credit Union Platinum Visa card and meet the terms and conditions of the benefit.

### What types of items are not covered?

- ▶ Animals and living plants
- ▶ Antiques and collectible items
- ▶ Boats, aircraft, automobiles, 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
- ▶ Broken items, unless damage is the result of a covered occurrence
- ▶ Computer software
- ▶ Items purchased for resale, professional, or commercial use
- ▶ Items that mysteriously disappear. "Mysterious disappearance" means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
- ▶ Items under the care and control of a common carrier (including the U.S. Postal Service, airplanes, or delivery service)
- ▶ Items including, but not limited to, jewelry and watches from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you
- ▶ Losses resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects
- ▶ Losses resulting from misdelivery or voluntary parting with property
- ▶ Medical equipment
- ▶ Perishables, consumables including, but not limited to, perfumes and cosmetics, and limited-life items such as rechargeable batteries
- ▶ Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- ▶ Rented or leased items, or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence
- ▶ Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments
- ▶ Used or pre-owned items

### Should I keep copies of receipts or any other records?

Yes. If you want to file a claim, you will need copies of your GE Credit Union Platinum Visa card receipt and your store receipt.

## Filing a Purchase Security Claim

### How do I file a claim?

Call the Benefit Administrator at **1-800-553-4820**, or call collect outside the U.S. at **303-967-1096** within **sixty (60) days** of loss or damage. The Benefit Administrator will ask you for some preliminary claim information and send you the appropriate claim form. **This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of loss or damage.**

Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all the documents necessary to fully substantiate the claim.



**Please Note:** If you do not notify the Benefit Administrator within sixty (60) days after the loss or damage, your claim may be denied.

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

Your claim must contain the time, place, cause, and amount of the theft or damage, plus the following documentation substantiating your loss:

- ▶ Your completed and signed claim form
  - ▶ Your GE Credit Union Platinum Visa card receipt
  - ▶ The itemized store receipt
  - ▶ A police report (**made within 48 hours of the occurrence in the case of theft**), fire report, insurance claim, or loss report or other report sufficient to determine eligibility for benefits
  - ▶ A copy of your insurance Declarations Page(s).
- “Declarations Page” means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles when applicable.
- ▶ Documentation (if available) of any other settlement of the loss
  - ▶ Any other documentation deemed necessary to substantiate your claim

All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In cases of damage, you may be asked to send, **at your expense**, the damaged item to substantiate the claim, so make sure to keep the damaged purchase in your possession.



For faster filing, or to learn more about Purchase Security, visit [www.visa.com/eclaims](http://www.visa.com/eclaims)

### How does the reimbursement process work?

If you have met the terms and conditions of the benefit and depending on the nature and circumstances of the incident, the Benefit Administrator will resolve your claim in one of two ways:

- 1** A damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. A stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced, typically you will be notified of this decision within fifteen (15) days after the required documentation of theft/damage has been submitted or is received.
- 2** You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your eligible GE Credit Union Platinum Visa card receipt, less shipping and handling charges, up to a maximum of \$1,000.00 per claim and \$50,000.00 per cardholder.\*

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

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

### Do I have to file a claim with my insurance company?

Yes. If you have insurance (i.e., business owner’s, homeowner’s, renter’s, or automobile) insurance, or if you are covered by your employer’s insurance, you are required to file a claim with your insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form. In some cases, at the option of the Benefit Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal Declarations Page may be sufficient.\*

\* **Please Note: Purchase Security provides coverage on an “excess” coverage basis. That means it does not duplicate, but pays in excess of, valid and collectible insurance or indemnity (including, but not limited to, homeowner’s, renter’s, automobile, or employer’s insurance policies).** After all insurance or indemnity has been exhausted, Purchase Security will cover the loss up to the amount charged to your eligible Visa account, and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is one thousand dollars (\$1,000.00) per claim occurrence, and fifty thousand dollars (\$50,000.00) per cardholder. You will receive no more than the purchase price as recorded on the GE Credit Union Platinum Visa card receipt. Where a protected item is part of a pair or set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not “contributing” insurance, and this “non-contribution” provision shall take precedence over “non-contribution” provisions found in insurance or indemnity descriptions, policies, or contracts.

**ADDITIONAL PROVISIONS FOR PURCHASE SECURITY**

This protection provides benefits only to you, the eligible GE Credit Union Platinum Visa cardholder, and to whomever receives the eligible gifts you purchase with your eligible GE Credit Union Platinum Visa card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. 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 including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder and policyholder agrees that any 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 by the cardholder.

Once you report an occurrence, 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 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 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 time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible GE Credit Union Platinum Visa cardholders at no additional cost. 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 GE Credit Union Platinum Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit for GE Credit Union Platinum Visa cardholders, 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 a GE Credit Union Platinum Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VPSECALLPER 1K (04/14)

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**For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-553-4820, or call collect outside the U.S. at 303-967-1096.**

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## YOUR GUIDE TO CARD BENEFIT

**Your Guide to Benefit describes the benefit in effect as of 4/1/14.**

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 your financial institution.



**For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-553-7520, or call collect outside the U.S. at 303-967-1096.**

# Price Protection

*For questions about your account, balance, or rewards points please call the customer service number on your GE Credit Union Platinum Visa card statement.*

## Benefit Information

### What is this benefit?

Price Protection helps you save money on many products when you purchase them entirely with your eligible GE Credit Union Platinum Visa card. If you buy an eligible item with your card in the United States and see it available for less in another retail store's printed Advertisement within sixty (60) days of the Date of Purchase, the Benefit Administrator will refund the difference up to \$500.00 per item and up to \$2,500.00 a year per eligible account.

**Please Note:** Price Protection is secondary to and in excess of store policies offering a lowest-price guarantee or any other form of refund for price differences.

### Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible U.S. issued GE Credit Union Platinum Visa card, and a citizen and/or resident of the United States.

### How do I take advantage of this benefit?

- 1 Use your eligible GE Credit Union Platinum Visa card to charge the full amount of the eligible item. Save all original receipts; both your GE Credit Union Platinum Visa card paperwork and the itemized store receipt.
- 2 If you see the identical product by the same manufacturer advertised in print for a lower retail price within sixty (60) days of your purchase, keep the original printed Advertisement. Make sure the printed Advertisement includes:
  - ▶ A description of the item that is identical to the one you purchased
  - ▶ The store or dealer's name
  - ▶ The sale price
  - ▶ A sale date(s) effective within sixty (60) days of the Date of Purchase



**Please Note:** Only items advertised by authorized dealers in the United States apply. Price differences involving manufacturer and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection benefit.

### What is not covered?

Price Protection does not cover the following:

- ▶ Advertisements posted on the Internet
- ▶ Advertisements of cash-only sales, close-out sales, flea markets, fire sales, going-out-of-business sales, limited-quantity promotions, or liquidation sales
- ▶ Advertisements of sales of seasonal or discontinued items including, but not limited to, holiday decorations
- ▶ Animals and living plants
- ▶ Boats, automobiles, and any other motorized vehicles and their motors, equipment, or accessories
- ▶ Cell phone service agreements and cell phone contracts
- ▶ Items purchased for resale, professional, or commercial use
- ▶ Jewelry, antiques, and collectible items, rare or one-of-a-kind items, special order items, custom items, or tailored items
- ▶ Manufacturer and/or merchant rebates
- ▶ Perishables, services, consumables, and limited-life items including, but not limited to, rechargeable batteries
- ▶ Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- ▶ Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments
- ▶ Items purchased outside of the United States
- ▶ Items that are previously owned, sold "as is," and/or refurbished

## Definitions

**Advertised or Advertisements** means an advertisement printed in a newspaper, journal, magazine, or flyer distributed in the United States to the general public and placed by a manufacturer or authorized dealer of the consumer product in the United States. Advertisements that are cut down or altered in any way will not be accepted; therefore, any advertisements, catalogs, etc. must be submitted in whole with date verification. The only exception is advertisements in magazines and newspapers. In these cases, it's not necessary to submit the whole publication; only the whole page or pages in which the advertisement appears, with the date and name of the publication, is required.

**Date of Purchase** means the date you paid for and received the item, or the date of delivery and personal acceptance of the item, whichever is later.

## Filing a Price Protection Claim

### How do I file a Price Protection claim?

Call the Benefit Administrator at **1-800-553-7520**, or call collect outside the U.S. at **303-967-1096 within ten (10) days** of the printed Advertisement showing your product at the lower price. You will receive a claim form with instructions on how to file your claim. Follow the instructions and return the completed claim form along with:

- ▶ The original itemized sales receipt
- ▶ The original GE Credit Union Platinum Visa card receipt demonstrating that the entire purchase was made on your eligible card
- ▶ The original printed Advertisement showing the item, sale date and/or date of the Advertisement, lower advertised price, and advertising store name to:

Card Benefit Services  
P.O. Box 2894  
Great Falls, MT 59403

### How will I be reimbursed?

Return the form with the required documents within twenty (20) days of contacting the Benefit Administrator for a claim form. If your claim is approved, the Benefit Administrator will issue you a refund for the difference in the price, up to a maximum of \$500.00 per item. If your documentation is not complete, the Benefit Administrator will request additional information, which must be supplied within sixty (60) days of the request.

### ADDITIONAL PROVISIONS FOR PRICE PROTECTION

The Price Protection benefit is supplemental to, and excess of, any valid and collectible avenue of recovery that is available to you, the eligible GE Credit Union Platinum Visa cardholder. The Benefit Administrator will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

This benefit is available only to you, the eligible GE Credit Union Platinum Visa cardholder.

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 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.

Once you report a claim, a claim file will be opened and shall remain open for sixty (60) days from the date you reported the claim. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within seventy (70) days of the date of the printed Advertisement.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss will be transferred to the Benefit Administrator to the extent of the cost of 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 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 time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible GE Credit Union Platinum Visa cardholders at no additional cost. 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 GE Credit Union Platinum Visa cardholders 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 a GE Credit Union Platinum Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VPRICEPROT – 2013 (04/14)

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**For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-553-7520, or call collect outside the U.S. at 303-967-1096.**

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## YOUR GUIDE TO CARD BENEFIT

**Your Guide to Benefit describes the benefit in effect as of 4/1/14.**

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 your financial institution.



**For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-348-8472, or call collect outside the U.S. at 804-673-1164.**

# Auto Rental Collision Damage Waiver

For questions about your account, balance, or rewards points please call the customer service number on your GE Credit Union Platinum Visa card statement.

## Benefit Information

### What is the Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit?

The Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit offers insurance coverage for automobile rentals made with your GE Credit Union Platinum Visa card. The benefit provides reimbursement (subject to the terms and conditions in this guide) for damage due to collision or theft up to the actual cash value of most rental vehicles.

### Who is eligible for this benefit?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible GE Credit Union Platinum Visa card issued in the United States. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

### What losses are covered?

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle. Covered losses include:

- ▶ Physical damage and/or theft of the covered rental vehicle
- ▶ Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility
- ▶ Valid loss-of-use charges imposed and substantiated by the auto rental company



**Please Note:** This benefit only covers vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.

### How does this coverage work with other insurance?

Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this benefit, Auto Rental CDW applies to eligible theft or damage or expenses that are not covered by insurance or reimbursement.

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

**If you do have personal automobile insurance** or other insurance covering this theft or damage, the Auto Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance and any unreimbursed portion of valid administrative and loss-of-use charges imposed by the auto rental company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility.

### What types of rental vehicles are not covered?

The following vehicles are not covered by Auto Rental CDW: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

- ▶ **Examples of excluded expensive or exotic automobiles include:** the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.
- ▶ **An antique automobile** is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.
- ▶ **Vans are not covered**, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of eight (8) people including the driver).



**For questions about a specific vehicle, call the Benefit Administrator at 1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.**

**What else is not covered?**

- ▶ Any obligation you assume under any agreement (other than the deductible under your personal auto policy)
- ▶ Any violation of the auto rental agreement or this benefit
- ▶ Injury of anyone 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
- ▶ 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 fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence
- ▶ Leases and mini leases
- ▶ Theft or damage as a result of the authorized driver’s and/or cardholder’s lack of reasonable care in protecting the rental vehicle before and/or after theft or damage occurs (for example, leaving the vehicle running and unattended)
- ▶ Theft or damage reported more than forty-five (45) days\* from the date of the incident
- ▶ Theft or damage for which a claim form has not been received within ninety (90) days\* from the date of the incident
- ▶ Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days from the date of the incident
- ▶ Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland

**Where am I covered?**

This benefit is available in the United States and most foreign countries. **However, no benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.** Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. **Because regulations vary outside the United States, it is recommended you check with your auto rental company and the Benefit Administrator before you travel to make sure Auto Rental CDW will apply.**

This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized driver permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

**How do I make sure my Auto Rental CDW benefit is in effect?**

To be sure you are covered, take the following steps when you rent a vehicle:

- 1** Initiate and complete the entire rental transaction with your eligible GE Credit Union Platinum Visa card.
- 2** Decline the auto rental company’s collision damage waiver (CDW/LDW) option or similar provision.

**Helpful tips:**



- ▶ Be sure to check the rental vehicle for prior damage before leaving the rental lot.
- ▶ Review the auto rental agreement carefully to make sure you are declining CDW/LDW and are familiar with the terms and conditions of the auto rental agreement.

**What if the auto rental company insists that I purchase the auto rental company’s auto insurance or collision damage waiver?**



**Call the Benefit Administrator for help at 1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.**




## Filing an Auto Rental CDW Claim

### What do I do if I have an accident or the rental vehicle is stolen?

Immediately call the Benefit Administrator at **1-800-348-8472** to report the theft or damage regardless of whether your liability has been established. **If you are outside the United States, call collect at 804-673-1164.** The Benefit Administrator will answer any questions you or the auto rental company may have and will send you a claim form.

### When should I report an incident?

**You should report theft or damage as soon as possible, but no later than forty-five (45) days\* from the date of the incident.** The Benefit Administrator reserves the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred, so you are advised to notify the Benefit Administrator immediately after any incident.

 **Please Note:** You must make every reasonable effort to protect the rental vehicle from theft or damage. As the cardholder you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation.

### What do I need from the auto rental company in order to file a claim?

At the time of the theft or damage, or when you return the rental vehicle, immediately ask the auto rental company for:

- ▶ A copy of the accident report form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim
- ▶ A copy of the initial and final auto rental agreement(s)
- ▶ A copy of the repair estimate and itemized repair bill
- ▶ Two (2) photographs of the damaged vehicle, if available
- ▶ A police report, if obtainable

### How do I file a claim?

Submit the documents gathered from the auto rental company (listed above) along with the following additional documents to the Benefit Administrator:

- ▶ The completed and signed Auto Rental CDW claim form. *Please Note: Your completed claim form must be postmarked within ninety (90) days\* of the date of the theft or damage, even if all other required documentation is not yet available, or your claim may be denied*
- ▶ A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible GE Credit Union Platinum Visa card
- ▶ A 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. Or, if you have no applicable insurance or reimbursement, a notarized statement of no insurance or reimbursement is required
- ▶ A copy of your primary insurance policy's Declarations Page to confirm your deductible. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles.
- ▶ Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

**Please Note:** All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage. If you have difficulty obtaining the required documents within ninety (90) days\* of the date of theft or damage, submit the claim form with available documentation.

 For faster filing, or to learn more about Auto Rental CDW, visit [www.visa.com/eclaims](http://www.visa.com/eclaims)

### Do I have to do anything else?

Usually there is nothing else you need to do. Typically, claims will be finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the cost of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

\* Not applicable to residents of certain states.

**ADDITIONAL PROVISIONS FOR AUTO RENTAL CDW**

You must make every effort that would be made by a reasonable and prudent person to protect the rental vehicle from theft or damage. 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 including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. 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.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the incident/occurrence. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of the incident/occurrence.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. 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 the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible GE Credit Union Platinum Visa cardholders at no additional cost. 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 GE Credit Union Platinum Visa cardholders whose accounts have been suspended or canceled.

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 is a description of the benefit provided to you as a GE Credit Union Platinum Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VARCDW – 2013 (Stand 04/14)

ARCDW-O

**For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-348-8472, or call collect outside the U.S. at 804-673-1164.**



## YOUR GUIDE TO CARD BENEFIT

**Your Guide to Benefit describes the benefit in effect as of 4/1/14.**

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 your financial institution.



**For more information about the benefit described in this guide, call the Benefit Administrator at 1-888-565-8472, or call collect outside the U.S. at 303-967-1096.**

# Return Protection

For questions about your account, balance, or rewards points please call the customer service number on your GE Credit Union Platinum Visa card statement.

## Benefit Information

### What is this benefit?

Return Protection is coverage that will reimburse you for the cost of an eligible item of personal property within ninety (90) days of the date it was purchased entirely with your eligible GE Credit Union Platinum Visa card if you are not satisfied with it and the retailer won't allow it to be returned.

### Who is eligible for this benefit?

You are eligible for this benefit if you are a valid cardholder of an eligible GE Credit Union Platinum Visa card issued in the United States.

### What is covered?

Eligible items of personal property purchased entirely with your eligible GE Credit Union Platinum Visa card are covered for reimbursement up to two hundred and fifty dollars (\$250.00) per item at an annual maximum of one thousand dollars (\$1,000.00) per account. Eligible items are automatically covered when purchased with your card—they do not need to be registered to qualify for coverage.

### What types of items are **not** covered?

- ▶ Animals and living plants
- ▶ Boats, aircraft, automobiles, 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
- ▶ Cash, bullion, travelers checks, tickets, credit or debit cards, and any other negotiable instruments
- ▶ Computer software
- ▶ Damaged/non-working items
- ▶ Formal attire including, but not limited to, cocktail dresses, tuxedos, gowns, and formal accessories
- ▶ Items purchased for resale, professional, or commercial use
- ▶ Items purchased outside of the United States
- ▶ Items that have been altered
- ▶ Jewelry, art objects, rare or precious coins or stamps, antiques, and collectible items
- ▶ Medical equipment
- ▶ Perishables, consumables and limited-life items including, but not limited to, rechargeable batteries
- ▶ Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- ▶ Seasonal items including, but not limited to, holiday decorations

### What if the store offers a guarantee?

This benefit is designed to cover you if the store will not allow you to return the item for a refund, exchange or credit.

**Please Note:** If you file a claim within the first 30 days of purchase, you may be asked to submit proof of the store's return policy.

## Filing a Return Protection Claim

### How do I file a claim?

1. If you're not satisfied with a purchase made with your GE Credit Union Platinum Visa card and the item cannot be returned, call the Benefit Administrator at **1-888-565-8472, or call collect outside the U.S. at 303-967-1096 within ninety (90) days** of the date of purchase. The customer service representative will ask you for some preliminary information about your claim and send you a claim form.
2. **Within thirty (30) days of the date of your call**, return the completed claim form with your original itemized sales receipt and original GE Credit Union Platinum Visa card receipt showing that the entire purchase was made with your card to:

Card Benefit Services  
P.O. Box 2894  
Great Falls, MT 59403

## Return Protection, continued

- A customer service representative will contact you after receiving your claim paperwork. If additional documents are requested, you will have an additional sixty (60) days to fulfill that request. After the claim paperwork is complete, you will be given instructions for shipping the item with its original packaging and any applicable manuals and warranties to Card Benefit Services at your expense.

**Please Note:** The item must be received in like-new/good working condition for your claim to be approved.



For faster filing, or to learn more about Return Protection, visit [www.visa.com/eclaims](http://www.visa.com/eclaims)

### How will I be reimbursed?

After your claim is approved and the item has been received, the Benefit Administrator will issue a refund for the purchase price of the item, up to a maximum of two hundred and fifty dollars (\$250.00) per eligible item, one thousand dollars (\$1,000.00) annual maximum per account, less any applicable shipping and handling fees.

### ADDITIONAL PROVISIONS FOR RETURN PROTECTION

The Return Protection benefit is supplemental to, and excess of, any valid and collectible avenue of recovery available to you, the eligible GE Credit Union Platinum Visa cardholder. The Benefit Administrator will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

This benefit is available only to you, the eligible GE Credit Union Platinum Visa cardholder.

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 canceled. 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 misrepresentations of material fact.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss 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 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 time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible GE Credit Union Platinum Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to 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 GE Credit Union Platinum Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and 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 a GE Credit Union Platinum Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VRETPRO – 2013 (04/14)

RP-O

**For more information about the benefit described in this guide, call the Benefit Administrator at 1-888-565-8472, or call collect outside the U.S. at 303-967-1096.**

**VISA**  
visa.com

# YOUR GUIDE TO CARD BENEFIT

**Your Guide to Benefit describes the benefit in effect as of 4/1/14.** 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 your financial institution.

## Travel Accident Insurance

For questions about your account, balance, or rewards points please call the customer service number on your GE Credit Union Platinum Visa card statement.

### Benefit Information

**Principal Sum: \$1,000,000.00**

THIS IS AN ACCIDENTAL DEATH AND DISMEMBERMENT ONLY POLICY AND DOES NOT PAY BENEFITS FOR LOSS FROM SICKNESS.

*This Description of Coverage is provided to all eligible GE Credit Union Platinum Visa cardholders and replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described herein.*

**Eligibility and Period of Coverage**

As a GE Credit Union Platinum Visa cardholder, you are covered beginning on 4/1/14 or the date your credit card is issued, whichever is later.

You and your dependents<sup>1</sup> become covered automatically when the entire Common Carrier fare is charged to your covered GE Credit Union Platinum Visa card account (“Covered Persons”). It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

**Benefits**

Subject to the terms and conditions, if a Covered Person’s accidental bodily Injury occurs while on a Covered Trip and results in any of the following Losses within one (1) year after the date of the accident, the Insurance Company will pay the following percentage of the Principal Sum for accidental Loss of:

Life.....	100%
Both hands or both feet .....	100%
Sight of both eyes.....	100%
One hand and one foot .....	100%
Speech and hearing .....	100%
One hand or one foot and the sight of one eye .....	100%
One hand or one foot .....	50%
Sight of one eye .....	50%
Speech or hearing.....	50%
Thumb and index finger on the same hand.....	25%

In no event will multiple charge cards obligate the Insurance Company in excess of the stated benefit for any one Loss sustained by a Covered Person as a result of any one accident. The maximum amount payable for all Losses due to the same accident is the Principal Sum.

**Loss** means actual severance through or above the wrist or ankle joints with regard to hands and feet; entire and irrevocable loss of sight, speech or hearing; actual severance through or above the metacarpophalangeal joints with regard to thumb and index fingers. The life benefit provides coverage in the event of a Covered Person’s death. If a Covered Person’s body has not been found within one (1) year of disappearance, stranding, sinking, or wreckage of any Common Carrier in which the Covered Person was covered as a passenger, then it shall be presumed, subject to all other provisions and conditions of this coverage, the Covered Person suffered loss of life.

**Injury** means bodily injury or injuries, sustained by the insured person which are the direct cause of Loss, independent of disease cause of Loss, independent of disease or bodily infirmity, and occurring while the Covered Person is covered under this policy, while the insurance is in force.

**Covered Trip** means a trip (a) while the Covered Person is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member; (b) charged to your GE Credit Union Platinum Visa card; and (c) that begins and ends at the places designated on the ticket purchased for the trip. Covered Trip will also include travel on a Common Carrier (excluding aircraft), directly to, from, or at any Common Carrier terminal, which travel immediately precedes departure to or follows arrival at the destination designated on the ticket purchased for the Covered Trip.

**Common Carrier** means any scheduled airline, land, or water conveyance licensed for transportation of passengers for hire.

## Travel Accident Insurance, continued

**Exclusion:** No payment will be made for any Loss that occurs in connection with, or is the result of: (a) suicide, attempted suicide, or intentionally self-inflicted injury; (b) any sickness or disease; (c) travel or flight on any kind of aircraft or Common Carrier except as a fare-paying passenger in an aircraft or on a Common Carrier operated on a regular schedule for passenger service over an established route; or (d) war or act of war, whether declared or undeclared.

**Beneficiary:** Benefit for Loss of life is payable to your estate, or to the beneficiary designated in writing by you. All other benefits are payable to you.

**Notice of Claim:** Written Notice of Claim, including your name and reference to GE Credit Union Platinum Visa card, should be mailed to the Plan Administrator within twenty (20) days of a covered Loss or as soon as reasonably possible. The Plan Administrator will send the claimant forms for filing proof of Loss.

**The Cost:** This travel insurance is purchased for you by your financial institution.

**Description of Coverage:** This description of coverage details material facts about a Travel Accident Insurance Policy which has been established for you and is underwritten by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the policy, issued to the financial institution trust. Any difference between the policy and this description will be settled according to the provisions of the policy.

**Questions:** Answers to specific questions can be obtained by writing to the **Plan Administrator:**

CBSI Card Benefit Services  
550 Mamaroneck Avenue, Suite 309  
Harrison, NY 10528

**Plan Underwritten by:**

Virginia Surety Company, Inc.  
175 West Jackson Blvd., 11th Floor  
Chicago, IL 60604

### State Amendments

For Illinois Residents Only the following statement is added: If a Covered Person recovers expenses for sickness or injury that occurred due to the negligence of a third party, the Company has the right to first reimbursement for all benefits the Company paid from any and all damages collected from the negligent third party for those same expenses whether by action at law, settlement, or compromise, by the Covered Person, the Covered Person's parents if the Covered Person is a minor, or the Covered Person's legal representative as a result of that sickness or injury. You are required to furnish any information or assistance, or provide any documents that we may reasonably require in order to exercise our rights under this provision. This provision applies whether or not the third party admits liability.

<sup>1</sup>Your spouse, unmarried dependent child(ren), under age nineteen (19) [twenty-five (25) if a full-time student]. No age limit for incapacitated child. Incapacitated child means a child incapable of self-sustaining employment by reason of mental retardation or physical handicap, and chiefly dependent on you for support and maintenance. Dependent child(ren) receive fifty percent (50%) of your benefit amount.

### ADDITIONAL PROVISIONS FOR TRAVEL ACCIDENT INSURANCE

Travel Accident Insurance is provided under a master policy of insurance issued by Virginia Surety Company, Inc. (herein referred to as "Company"). We reserve the right to change the benefits and features of all these programs.

The financial institution or the Company can cancel or choose not to renew the Insurance coverages for all Insureds. If this happens, the financial institution will notify the account holder at least thirty (30) days in advance of the expiration of the policy. Such notices need not be given if substantially similar replacement coverage takes effect without interruption and is provided by the same insurer. Insurance benefits will still apply to Covered Trips commenced prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. Travel Accident Insurance does not apply if your GE Credit Union Platinum Visa card privileges have been suspended or canceled. However, insurance benefits will still apply to Covered Trips commenced prior to the date that your account is suspended or canceled provided all other terms and conditions of coverage are met.

Coverage will be void if, at any time, the account holder has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the account holder's interest herein, or in the case of any fraud or false swearing by the Insured relating thereto. No person or entity other than the account holder shall have any legal or equitable right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage.

No action at law or in equity shall be brought to recover on this coverage prior to the expiration of sixty (60) days after proof of loss has been furnished in accordance with the requirements of this Description of Coverage.

The Company, at its expense, has the right to have you examined as often as reasonably necessary while a claim is pending. The Company may also have an autopsy made unless prohibited by law.

FORM #VTAI – 2013 (Stand 04/14)

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**800.992.8472**

**[myGECreditUnion.com](http://myGECreditUnion.com)**

For more information about your account, call 800.992.8472.