



TRAVEL



SHOPPING

YOUR GUIDE TO PROTECTION BENEFITS

Learn how your benefits may help you before, during and after you swipe, tap or click.

Effective date: May 15, 2016

www.cardbenefits.citi.com | **1-866-506-5222** (TTY: Use Relay Service) or call collect internationally at **1-312-356-7830**



Read this Guide carefully. Each benefit description provides you with the details on what coverage you have and any exclusions and restrictions.

This Guide includes important details about the benefits that come with your card at no additional cost. When something unexpected interferes with your travel or a purchase does not work out so well, we may be able to help. Read ahead to learn how your card can protect you – then keep this Guide in a safe place so you know how to make the most of your benefits when you need them.

The benefits, as described in this Guide, apply to purchases made with your Citi® card on or after the effective date, and this Guide then replaces any Summary or other program description you may have received earlier.

KEY TERMS

- **You** or **your** means the person who applied to open a **Citi** credit card account or an **authorized user**. It also means any other person responsible for complying with the conditions of these benefits. Specifically, we note in the benefit descriptions when the meaning of “you” or “your” is expanded to include any additional people.
- **Citi** means Citibank, N.A., the issuer of your credit card account.
- **Citi card** means a credit card issued by **Citi** that provides you the benefits described in this Guide.
- **We, us** or **our** means the insurance company or administrator that provides these benefits for your **Citi card**.
- **Authorized user** means any person you allow to use your **Citi** card account and that was issued a **Citi card**.

Citi and the insurers reserve the right to change the benefits and features of these programs at any time with notice.

The coverage period of the services described in this Guide will be cancelled on the date your charging privileges on your card have in any way been suspended, or if your account is suspended, or if for any reason your account has been closed. If your account is closed, or you default under your Cardmember Agreement, your eligibility to receive the services described in this Guide will immediately be cancelled. However, benefits will still apply for any benefit for which you were eligible prior to the date that your account is suspended or closed, subject to the terms and conditions of the specific coverage.

Receipt of this Guide does not guarantee coverage or coverage availability.

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Worldwide Car Rental Insurance

No matter what car you rent or where, you may be covered.

We will cover you up to \$100,000 toward the cost of repairs or the cash value of the car, whichever is less, if a covered accident or theft occurs when you pay for a rental car with your **Citi card** and decline the rental company's collision loss/damage insurance.

To be eligible for coverage under this benefit, your **Citi card** must be used to pay for the rental car. If a rental car company promotion/discount of any kind is initially applied toward payment of the rental, any remaining portion of the rental must be paid for with your **Citi card**.

How Long are you Covered?

The length of the rental car agreement must be for a rental period of no more than 31 consecutive days.

Where are you Covered?

Coverage is available worldwide. Some countries or car rental agencies require a letter of coverage, please check with the rental agency before you go, please call **1-866-506-5222** or visit **www.cardbenefits.citi.com**.

Maximum Coverage

\$100,000

> WHO'S COVERED

You and any authorized driver designated on the rental car agreement, with a valid driver's license.

> WHAT'S COVERED



In the United States, the coverage provided by this benefit is secondary.

This means that if you have another insurance policy that will cover the cost of damage or theft to your rental car, this benefit will cover only the amount your other policies do not. Worldwide Car Rental Insurance does cover deductibles you may have to pay under your other insurance policies (or that your employer may have to pay, if you rented the car for business reasons).



Outside the United States, the coverage provided by this benefit is primary even if you have another insurance policy.

To take advantage of this benefit, the following conditions must apply:

- The rental period is no more than 31 consecutive days.
- The rental car is a motor vehicle with at least four wheels that is designed to be driven on public roads.
- The rental car is:
 - Damaged by an accident;
 - Damaged by a natural disaster or vandalized; or
 - Stolen.

> WHAT'S NOT COVERED

Coverage does not apply to any claim under the following conditions:

- The rental car is used in a way that goes against your rental car agreement (such as driving recklessly or under the influence of drugs or alcohol) or against clear instructions or warnings posted in the car.
- The rental car was used as a car for hire.
- You or an authorized driver does not take responsible care of the rental car.

This coverage is not all-inclusive, which means it does not cover such things as personal injury, personal liability, or third-party personal property. It does not cover for any damages to other cars or property. It does not cover for any injury to any party.

> HOW TO FILE A CLAIM

Please follow the steps below and pay close attention to the deadlines to make sure you remain eligible for coverage.



Please take pictures of the damage, if possible.

1. To file a claim, call **1-866-506-5222** as soon as possible after your rental car is damaged or stolen. We will ask you a few questions, send you a claim form and advise you of what documents we may need as proof to support your claim. Or you can visit **www.cardbenefits.citi.com** to download a claim form for submission.
2. Return the claim form and all requested documents within 180 days of the incident. We will notify you of our decision once we've processed your claim.



Medical Evacuation

Get help 24/7 when traveling and the right emergency care isn't available locally.

Becoming seriously ill or injured while on a Trip can be frightening, especially if you can't get the help you need right where you are, but we may be able to help. If you have a serious medical emergency and need help getting home or to the right medical facility, we'll cover up to \$100,000 in costs for your medical evacuation. This coverage also applies if you lose your life, and your remains need to be returned home.

To be eligible for coverage under this benefit, your **Citi card** must be used to purchase at least a portion of the Trip.

How long am I covered?	From Trip Departure Date through Trip Completion Date
What is the Maximum coverage per Covered Traveler?	\$100,000

Trip means any pre-paid travel, tour or vacation when all or at least a portion of the cost of such arrangements was paid using your **Citi card** for all Covered Traveler(s).

Trip Departure Date means the date on which the Covered Traveler(s) are originally scheduled to leave on the Trip.

Trip Completion Date means the date on which the Covered Traveler(s) are scheduled to return to their point of origin or to a different final destination.

> WHO'S COVERED

Covered Travelers which means, you or your spouse, your Domestic Partner or your Dependent(s) traveling with you.

Dependents means your children who can be claimed on your federal tax return.

Domestic Partner means a committed relationship between two unmarried adults, in which the partners, (1) are each other's sole Domestic Partner, (2) maintain a common residence, (3) share financial obligations if both are employed, (4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else, and (5) are not blood related.

> WHAT'S COVERED



Medical Evacuation covers expenses that a doctor recommends and we authorize in advance.

To take advantage of this benefit, the following conditions must apply:

- The Covered Traveler becomes seriously sick, injured or dies while traveling on the Trip.
- A doctor certifies that the Covered Traveler's illness or injury is severe enough to require an emergency medical evacuation.
- In the medical evacuation, the Covered Traveler is transported in the most direct and cost-effective route possible.
- The Trip is less than 60 consecutive days long.

Covered expenses

- Transportation from the place where the Covered Traveler becomes sick or injured to the nearest hospital where they can receive proper treatment.
- Transportation to the Covered Traveler's home, or to an appropriate hospital near their home, if they need further treatment after having been treated at a local hospital.
- Related medical services and supplies needed while transporting the Covered Traveler.
- In the case of death, transportation to return the Covered Traveler's remains to their home as well as cremation or embalming services, and a casket for transportation.

> WHAT'S NOT COVERED

Coverage doesn't apply if:

- We didn't authorize the evacuation in advance.
- Travel was for commuting purposes that is less than 75 miles from origination.
- The Covered Traveler was involved in fraud, illegal activity, a riot or an act of war.

> HOW TO REQUEST HELP

Call **1-866-506-5222** in the United States, or call collect internationally at **1-312-356-7830**.

We may require a doctor of our choice to examine the Covered Traveler as is reasonably necessary while the claim is pending, or while we're paying benefits. In the event of a death, we may require an autopsy where permitted by law. We'll cover the costs of any exams or autopsy we require.

Services provided by AXA Assistance USA.



Trip Cancellation & Interruption Protection

We may cover the cost for nonrefundable Trip expenses if certain unforeseen events get in the way of your Trip.

Some examples include: sickness, injury, death of the Covered Traveler(s) and weather issues.

If a Trip is cancelled, interrupted or extended for a covered reason (See What's Covered), you may be reimbursed up to \$5,000 per Covered Traveler per Trip.

To be eligible for coverage under this benefit, your **Citi card** must be used to purchase at least a portion of the Trip. In the event of partial payment, we will only reimburse the lesser of the actual amount paid for with your **Citi card** or the maximum coverage per Trip.

How Long are you Covered?

Trip Cancellation coverage begins on the date the Trip was purchased and ends on the Trip Departure Date.

Trip Interruption coverage begins on the Trip Departure Date and ends on the Trip Completion Date.

Maximum coverage

Coverage is limited to the lesser of the following:

- \$5,000 maximum per Covered Traveler per Trip
- In the event of partial payment, the actual amount charged to your **Citi card**.

Trip means any pre-paid travel, tour or vacation when all or at least a portion of the cost of such arrangements was paid using your **Citi card** for all Covered Travelers.

Trip Departure Date means the date on which the Covered Traveler(s) are originally scheduled to leave on the Trip.

Trip Completion Date means the date on which the Covered Traveler(s) are scheduled to return to their point of origin or to a different final destination.

> WHO'S COVERED

Covered Travelers which means, you, your Family Members, and Traveling Companion(s) traveling on the Trip.

Family Members means your children, spouse, fiancée, Domestic Partner and their children, including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; son-in-law or daughter-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Traveling Companion means any individual(s) for whom you have paid to travel on your or your Family Member's Trip.

Domestic Partner means a committed relationship between two unmarried adults, in which the partners, (1) are each other's sole Domestic Partner, (2) maintain a common residence, (3) share financial obligations if both are employed, (4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else, and (5) are not blood related.



You are still eligible for coverage on Trips for your Family Member(s) and their Traveling Companion(s) even if you are not traveling.

> WHAT'S COVERED



Trip Cancellation & Interruption Protection applies for reasons listed below. It doesn't provide coverage if the Covered Traveler simply choose to change plans, have a work conflict, not feeling well but still able to travel, preferred lodging isn't available or the Covered Traveler can reach their destination but decide not to travel. Any event/incident that occurred prior to the Trip being booked are not covered. Please see "What's Not Covered" for additional restrictions.

Covered Reasons: Illness or Personal Matters:

- The Covered Traveler(s) becomes sick or injured, and is advised by a licensed medical practitioner not to travel.
- The Covered Traveler's Family Member, not traveling on the Trip, has an injury or illness that is either life threatening or requires care from the Covered Traveler(s) and is verified by a licensed medical practitioner.
- The Covered Traveler's Pet, has an injury or serious illness that is either life threatening or requires care and is verified by a licensed veterinarian. Pet(s) means any domesticated or tamed animal that is kept as a companion and cared for affectionately.
- The Covered Traveler(s) dies.
- The Covered Traveler's Family Member, not traveling on the Trip, dies.
- The Covered Traveler(s) is laid off or fired from their job.
- The Covered Traveler(s) is called to jury duty or receives a subpoena from the court, neither of which can be postponed or waived.
- The Covered Traveler(s) or the Covered Traveler's Family Member(s) is called into active military service.
- The Covered Traveler(s) or the Covered Traveler's Family Member's permanent residence is deemed unsafe or unfit to live in, or is burglarized.

- The Covered Traveler(s) or the Covered Traveler's Family Member(s) is the victim of an assault within 10 days of the Trip Departure Date.

Covered Reasons: Travel or Weather Issues:

- Severe weather or natural disaster causes all travel to or from the Covered Traveler's Trip destination to stop for at least 24 hours.
- The Covered Traveler(s) can't travel due to a quarantine or a hijacking.
- The Covered Traveler(s) misses more than half of their Trip because of missed connections, delayed departures, denied boarding, traffic accidents on their way to a departure, or lost or stolen passports.
- The Covered Traveler(s) misses a cruise or tour departure because all common carrier travel to or from their destination is cancelled or delayed at least 3 hours due to severe weather or a problem with the common carrier.
- Before the Trip Departure Date, a cruise or tour operator cancels or postpones a prepaid event or activity, such as a shore excursion, and it's not rescheduled at a time and the Covered Traveler(s) cannot participate during their Trip.
- A travel supplier, such as an airline or lodge, goes out of business or goes into financial default after the purchase of the Trip, impairing the Covered Traveler's ability to travel.
- A mandatory evacuation is ordered by a government or public safety agency at the Covered Traveler's Trip destination.
- A terrorist incident certified by a government agency, occurs in the Covered Traveler's Trip destination.

You will be reimbursed for the following eligible amounts resulting from the cancellation, interruption or extension of the Covered Traveler's Trip due to a covered reason:

- The value of the Covered Traveler's unused transportation tickets or forfeited deposits, minus any refund or credit received from the airline or other travel supplier(s).
- Change fees charged by the airline or other travel supplier(s).
- A credit/voucher that is not used by its expiration date or within 12 months of the issuance date, whichever is sooner.
- Other unused, nonrefundable travel expenses, such as lodging, tour fees or activity fees.
- Additional costs to get the Covered Traveler home if the Trip is interrupted, as long as new arrangements are within the same fare class service as the original booking, such as economy or business class.
- Additional fares or tickets needed to rejoin the Trip that has been interrupted must be booked within the same fare class service as the original booking, such as economy or business class.
- Reasonable expenses for similar accommodations and meals that are incurred because of an interruption or reasonable extension of the Trip due to a covered reason.

- Fees charged by a travel supplier(s) if one person cancels the Trip for a covered reason, and another person continues with the Trip alone. For example, this could include a single occupancy fee for lodging or cruise that was booked at a double occupancy rate.
- Reasonable costs to return the Covered Traveler's vehicle to their residence if they need to get home another way.

The coverage provided by this benefit is secondary. This means if the Common Carrier or another source reimburses the Covered Traveler(s) for any expenses, this benefit will cover only unreimbursed amounts.

> WHAT'S NOT COVERED

Coverage does not apply to any claim under the following conditions:

- The Covered Traveler(s) decides to cancel, interrupt or extend their Trip for any reason not covered under "What's Covered".
- Any event/incident (such as severe weather or terrorist incident) that occurred prior to the Trip being booked.
- Death, serious injury or sickness of a non-Family Member that is not traveling on the Trip.
- The Covered Traveler(s) has been advised against traveling by a licensed medical practitioner prior to the Trip being booked.
- The Covered Traveler(s) did not get the required travel documentation, such as a passport or visa.
- The Covered Traveler(s) is unable to start or continue their Trip due to being involved in or under suspicion of any criminal act, illegal activities, being prevented from traveling by a government agency or disruptive/abusive behavior.

> HOW TO FILE A CLAIM

Please follow the steps below and pay close attention to the deadlines to make sure you remain eligible for coverage.

1. To file a claim, call **1-866-506-5222** within 60 days of cancellation, interruption or reasonable extension of the Trip. We will ask you a few questions, send you a claim form and advise you what documents we may need as proof to support your claim. Or you can visit **www.cardbenefits.citi.com** to download a claim form for submission.
2. Return the claim form and all requested documents within 180 days of cancellation, interruption or reasonable extension of the Trip or as soon as reasonably possible. We will notify you of our decision once we've processed your claim.



If the Covered Traveler was issued a credit/voucher by the travel supplier (i.e. airlines, hotel, etc.) please retain all supporting documentation in case you decide to seek reimbursement at a later date for any credit/voucher that expires or is unused per the coverage provision. To start a claim for an expired or unused credit/voucher, please call 1-866-506-5222 within 60 days after the expiration date or anniversary date of issuance.



Trip Delay Protection

Expenses while you wait, like meals or lodging? No worries, it's covered.

If a Covered Traveler's Trip on a Common Carrier is delayed for at least 3 hours, we may reimburse you for expenses incurred because of the delay. You are covered for up to \$500 per Covered Traveler, per Trip.

To be eligible for coverage under this benefit, your **Citi card** must be used to purchase at least a portion of the common carrier fare.

How Long are you Covered?	From Trip Departure Date to Trip Completion Date.
Maximum Coverage per Covered Traveler per Trip	\$500

Common Carrier means a vehicle that's licensed to transport any public passenger who pays a fare or buys a ticket, and is available on a regular schedule. Examples include planes, trains, ferries and cruise ships, but does not include taxis, car service, rental car, and rideshare service.

Trip means any pre-paid travel, tour or vacation when all or at least a portion of the cost of the Common Carrier fare was paid using your **Citi card** for all Covered Travelers.

Trip Departure Date means the date on which the Covered Traveler(s) are originally scheduled to leave on the Common Carrier.

Trip Completion Date means the date on which the Covered Traveler(s) are scheduled to return to their point of origin or to a different final destination.

> WHO'S COVERED

Covered Travelers which means, you, your Family Members, and Traveling Companion(s) traveling on the Trip.

Family Members means your children, spouse, fiancée, Domestic Partner and their children, including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; son-in-law or daughter-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Traveling Companion means any individual(s) for whom you have paid to travel on your or your Family Member's Trip.

Domestic Partner means a committed relationship between two unmarried adults, in which the partners, (1) are each other's sole Domestic Partner, (2) maintain a common residence, (3) share financial obligations if both are employed, (4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else, and (5) are not blood related.



You are still eligible for coverage on Trips for your Family Member(s) and their Traveling Companion(s) even if you are not traveling.

> WHAT'S COVERED

This benefit covers the following expenses, as long as they are reasonable and necessary for the Covered Traveler to incur during the delay:

- Lodging.
- Ground Transportation.
- Meals.
- Personal or business necessities, such as toiletries, or items that the Covered Traveler(s) needs when delayed.

The coverage provided by this benefit is secondary. This means if the Common Carrier or another source reimburses the Covered Traveler(s) for any expenses, this benefit will cover only unreimbursed amounts.

To take advantage of this benefit, the following conditions must apply:

- The delay is caused by the Common Carrier.
- The Covered Traveler's passport, money or other travel documents are lost or stolen.
- The Covered Traveler(s) are not able to board because of overbooking.
- The Covered Traveler's Trip is delayed because of severe weather, a natural disaster, a previously unannounced strike, a quarantine or hijacking.

> WHAT'S NOT COVERED

The following conditions are excluded from coverage:

- The Covered Traveler(s) accepted an offer or coupon in exchange for not boarding an overbooked flight.
- The Covered Traveler(s) is delayed due to being involved in or under suspicion of any criminal act, illegal activities, or disruptive/abusive behavior.

> HOW TO FILE A CLAIM

Please follow the steps below and pay close attention to the deadlines to make sure you remain eligible for coverage.

1. To file a claim, call **1-866-506-5222** within 60 days of the Trip delay. We will ask you a few questions, send you a claim form and advise you what documents we may need as proof to support your claim. Or you can visit **www.cardbenefits.citi.com** to download a claim form for submission.
2. Return the claim form and all requested documents within 180 days of the Trip delay or as soon as reasonably possible. We will notify you of our decision once we've processed your claim.



Baggage Delay Protection

You're never at a loss when bags are late – buy what is needed, it's covered.

If the Covered Traveler's Common Carrier checked baggage is delayed on a Trip, we may reimburse the cost of necessary personal and business items until their baggage arrives. You are covered for up to \$500 per Covered Traveler, per Trip if the Covered Traveler's checked baggage doesn't get to their destination within 3 hours of arrival.

To be eligible for coverage under this benefit, your **Citi card** must be used to purchase at least a portion of the Common Carrier fare.

How Long are you Covered?	From Trip Departure Date to Trip Completion Date.
Maximum Coverage per Covered Traveler, per Trip	\$500

Common Carrier means a vehicle that's licensed to transport any public passenger who pays a fare or buys a ticket, and is available on a regular schedule. Examples include planes, trains, ferries and cruise ships, but does not include taxis, car service, rental car, and rideshare service.

Trip means any pre-paid travel, tour or vacation when all or at least a portion of the Common Carrier fare was paid using your **Citi card** for all Covered Travelers.

Trip Departure Date means the date on which the Covered Traveler(s) are originally scheduled to leave on the Common Carrier.

Trip Completion Date means the date on which the Covered Traveler(s) are scheduled to return to their point of origin or to a different final destination.

› WHO'S COVERED

Covered Travelers which means, you, your Family Members, and Traveling Companion(s) traveling on the Trip.

Family Members means your children, spouse, fiancée, Domestic Partner and their children, including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; son-in-law or daughter-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Traveling Companion means any individual(s) for whom you have paid to travel on your or your Family Member's Trip.

Domestic Partner means a committed relationship between two unmarried adults, in which the partners, (1) are each other's sole domestic partner, (2) maintain a common residence, (3) share

financial obligations if both are employed, (4) are not married or joined in a civil union to anyone else or are not the domestic partner of anyone else and (5) are not blood related.



You are still eligible for coverage on Trips for your Family Member(s) and their Traveling Companion(s) even if you are not traveling.

> WHAT'S COVERED

This benefit covers personal and business items that the Covered Traveler(s) may need when their baggage is delayed, such as toiletries or a change of clothes, unless they're included in the "What's Not Covered" list below.

There is no coverage when baggage is delayed returning to the Covered Traveler's primary residence.

The coverage provided by this benefit is secondary. This means if the Common Carrier or another source reimburses the Covered Traveler(s) for any expenses, this benefit will cover only unreimbursed amounts.

> WHAT'S NOT COVERED

Coverage does not apply to the following items:

- Any items not contained in the checked baggage.
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), passport, visas, negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.

> HOW TO FILE A CLAIM



Make sure the Covered Traveler notifies the airline (or other Common Carrier) before leaving the airport or station, and keep a copy of any report provided.

Please follow the steps below and pay close attention to the deadlines to make sure you remain eligible for coverage.

1. To file a claim, call **1-866-506-5222** within 60 days of the bags being delayed. We will ask you a few questions, send you a claim form and advise you what documents we may need as proof to support your claim. Or you can visit **www.cardbenefits.citi.com** to download a claim form for submission.
2. Return the claim form and all requested documents within 180 days of the bags being delayed or as soon as reasonably possible. We will notify you of our decision once we've processed your claim.

If you make a claim and receive payment, you won't receive coverage for the same or similar items under any other **Citi card** benefit.



Lost Baggage Protection

Say good-bye to baggage worries. You're covered if items are lost, stolen, or damaged.

If a Covered Traveler's checked or carry-on luggage is lost, stolen, or damaged by the Common Carrier while on a Trip, we may refund the purchase price of the missing items or the cost to repair or replace the damaged items, whichever is less. You are covered for up to \$3,000 per Covered Traveler, per Trip (\$2,000 per bag for New York residents), or up to \$10,000 in total for all Covered Travelers, whose Common Carrier fare is charged to your **Citi card**.

To be eligible for coverage under this benefit, your **Citi card** must be used to purchase at least a portion of the Common Carrier fare.

How Long are you Covered?	While baggage is checked with or carried on board the Common Carrier
Maximum Coverage per Covered Traveler, per Trip	\$3,000 (\$2,000 per bag for New York Residents)
Maximum Coverage per Trip	\$10,000

Common Carrier means a vehicle that's licensed to transport any public passenger who pays a fare or buys a ticket, and is available on a regular schedule. Examples include planes, trains, ferries and cruise ships, but does not include taxis, car service, rental car, and rideshare service.

Trip means any pre-paid travel, tour or vacation when all or at least a portion of the Common Carrier fare was paid using your **Citi card** for all Covered Travelers.

> WHO'S COVERED

Covered Travelers which means, you, your Family Members, and Traveling Companion(s) traveling on the Trip.

Family Members means your children, spouse, fiancée, Domestic Partner and their children, including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; son-in-law or daughter-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Traveling Companion means any individual(s) for whom you have paid to travel on your or your Family Member's Trip.

Domestic Partner means a committed relationship between two unmarried adults, in which the partners, (1) are each other's sole Domestic Partner, (2) maintain a common residence, (3) share financial obligations if both are employed, (4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else, and (5) are not blood related.



You are still eligible for coverage on Trips for your Family Member(s) and their Traveling Companion(s) even if you are not traveling.

> WHAT'S COVERED

A checked or carry-on item is covered unless it's included in the *What's not covered* list below. We'll cover the item's purchase price (including sales tax), or the cost of repairing it, whichever is less.

The coverage provided by this benefit is secondary. This means if the Common Carrier or another source reimburses the Covered Traveler(s) for any expenses, this benefit will cover only unreimbursed amounts.

> WHAT'S NOT COVERED

Coverage does not apply to the following items:

- Antiques and collector's items.
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), passport, visas, negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.

Coverage doesn't apply to any item that's lost, stolen or damaged under these specific circumstances:

- The Covered Traveler(s) is involved in a fraudulent or illegal activity.
- The item is seized by customs or any government agency.

> HOW TO FILE A CLAIM



Make sure the Covered Traveler notifies the airline (or other Common Carrier) before leaving the airport or station, and keep a copy of any report provided.

Please follow the steps below and pay close attention to the deadlines to make sure you remain eligible for coverage.

1. To file a claim, call **1-866-506-5222** within 60 days of the bags being lost, stolen, or damaged. We will ask you a few questions, send you a claim form and advise you what documents we may need as proof to support your claim. Or you can visit **www.cardbenefits.citi.com** to download a claim form for submission.
2. Return the claim form and all requested documents within 180 days of the bags being lost, stolen, or damaged or as soon as reasonably possible. We will notify you of our decision once we've processed your claim.

If you make a claim and receive payment, you won't receive coverage for the same or similar items under any other **Citi card** benefit.



Roadside Assistance Dispatch Service

Get help 24/7 with a single call when car problems strike.

If you have car trouble while you're on the road in any of the 50 United States, District of Columbia, Puerto Rico and the US Virgin Islands we'll send help directly to your location – at no cost.

> WHO'S COVERED

This benefit covers you.

> WHAT'S COVERED

This dispatch service sends help if you need:

- Towing and winching (you will be responsible for expenses associated with towing beyond 10 miles).
- Jump starts.
- Flat tire changes (when a spare is available).
- Lock-out service (when the key is in the vehicle).
- Delivery of up to 2 gallons of fuel.

To take advantage of this benefit, the following conditions must apply:

- You're with the vehicle.
- You're in a regularly traveled area (not off-road) that's accessible to ordinary tow trucks.

> WHAT'S NOT COVERED

Roadside Assistance Dispatch Service isn't available under the following circumstances:

- The vehicle is a motorcycle, a recreational vehicle or a commercial vehicle.
- The vehicle is a camper, in-tow or a trailer with a capacity greater than one ton.



Please note that any service providers that assist you are solely responsible for their own work.

> HOW TO REQUEST HELP

Call **1-866-506-5222** as soon as you run into trouble, and we'll refer you to someone who can help. Please have your **Citi card** available, when you call. If you need to leave your vehicle to call for help, make sure you return in order to receive Roadside Assistance. If the car involved is a rental car, be sure to call the car rental company first. Many rental companies have specific requirements for emergency road service.



Please note that service will be dispatched for all eligible requests, there may be a delay in arrival due to weather or events outside our control.

Roadside Assistance Dispatch Service administered by Brickell Financial Services-Motor Club, Inc. d/b/a Road America Motor Club.



Travel & Emergency Assistance

We're here 24/7 for emergency travel arrangements, travel issues, medical and legal referrals, and much more.

If you need assistance before or during a trip, we offer services and referrals worldwide in case of emergencies, or help with travel requirements or complications. You won't have to scramble to find services close to your location or worry about asking for help when you don't speak the language.



Any information or referral we provide is free, but you will have to pay for any services you use, such as medical care or legal advice.

> WHO'S COVERED

This benefit covers you, Family Members and Traveling Companions.

Family Members means your children, spouse, fiancée, Domestic Partner and their children, including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; son-in-law or daughter-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Traveling Companion means any individual(s) for whom you have paid to travel on your or your Family Member's trip using your **Citi card**.

Domestic Partner means a committed relationship between two unmarried adults, in which the partners, (1) are each other's sole Domestic Partner, (2) maintain a common residence, (3) share financial obligations if both are employed, (4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else, and (5) are not blood related.



You are still eligible for coverage on trips for your Family Member(s) and their Traveling Companion(s) even if you are not traveling.

> SERVICES PROVIDED

We connect you with the following services when you need them.

Travel and emergency assistance

- Round-the-clock access to emergency travel arrangements.

Questions about these benefits? Call **1-866-506-5222** 24/7/365 or call collect internationally at **1-312-356-7830**.

- Emergency transfer of cash from a Family Member, friend or business account.
- Information on travel requirements, such as visas or immunizations needed.
- Help locating lost or stolen travel materials, including luggage.
- Monitoring of global threats and risks in your destination cities and countries.

Medical and legal assistance

- Referrals to local translators, doctors, dentists, hospitals and pharmacies. At your request, we can also dispatch any of these services to your location.
- Assistance with prescription replacements.
- Transportation to another medical facility if you have to be moved to receive the treatment you need.
- Travel arrangements for a Family Member or friend to be brought to your bedside, if you're under medical care.
- Coordination with doctors or nurses in the United States who can consult with local medical professionals and help monitor your condition.
- Referrals to translator for legal services or consultations with appropriate embassies and consulates.



The cost of any professional or emergency service is not covered and will be your responsibility.

> HOW TO REQUEST HELP

Call **1-866-506-5222** in the United States, or call collect internationally at **1-312-356-7830**.



We make every effort to respond when you have an emergency, even if you need assistance beyond the services listed here. However, because of occasional problems that may be caused by distance, location or time, we can't be responsible for the availability, use, cost or results of any service.

Services provided by AXA Assistance USA.



Worldwide Travel Accident Insurance

Travel with more peace of mind. We're here to cover you even if the unimaginable happens.

Worldwide Travel Accident Insurance is a type of coverage that you hope to never need, but it may offer some financial help to you or your loved ones if a tragic accident does occur. If you die in a Common

Carrier accident while traveling – or lose a limb, sight, speech or hearing – we may provide up to \$1,000,000 in compensation.

To be eligible for coverage under this benefit, your **Citi card** must be used to purchase the full amount of the Common Carrier fare for the Covered Traveler(s).

How long are you covered?	From Trip Departure Date through Trip Completion Date when boarding, exiting or riding as a passenger in a Common Carrier.
What is the maximum coverage?	\$1,000,000 per person

Common Carrier means a vehicle that's licensed to transport any public passenger who pays a fare or buys a ticket, and is available on a regular schedule. Examples include planes, trains, ferries and cruise ships, but does not include taxis, car service, rental car, and rideshare service.

Trip means any pre-paid travel, tour or vacation when all or at least a portion of the Common Carrier fare was paid using your **Citi card** for all Covered Travelers.

Trip Departure Date means the date on which the Covered Traveler(s) are originally scheduled to leave on the Trip.

Trip Completion Date means the date on which the Covered Traveler(s) are scheduled to return to their point of origin or to a different final destination.

➤ WHO'S COVERED

Covered Traveler(s) which means, you, your spouse, your Domestic Partner, or your Dependent(s).

Dependents means your children who can be claimed on your federal tax return.

Domestic Partner means a committed relationship between two unmarried adults, in which the partners, (1) are each other's sole Domestic Partner, (2) maintain a common residence, (3) share financial obligations if both are employed, (4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else, and (5) are not blood related.

➤ WHAT'S COVERED

To receive payment under this benefit, the following conditions must apply:

The injury or death to the Covered Traveler(s) is caused by one of the following:

- An accident that occurs when boarding, exiting or riding as a passenger on a Common Carrier;
- Exposure to the elements after a Common Carrier accident; or
- The accident or disappearance of a Common Carrier, which causes the Covered Traveler(s) to remain missing for 52 weeks, after which we'll assume they're no longer alive.

Maximum coverage of \$1,000,000	50% of the Maximum coverage or \$500,000	25% of the Maximum coverage or \$250,000
<p>For death or loss of:</p> <ul style="list-style-type: none"> ■ Both hands or both feet ■ One hand and one foot ■ Sight in both eyes ■ Either hand or foot and sight in one eye ■ Hearing in both ears and ability to speak 	<p>For loss of:</p> <ul style="list-style-type: none"> ■ Hearing in both ears ■ Ability to speak ■ Sight in one eye ■ One hand or one foot 	<p>For loss of:</p> <ul style="list-style-type: none"> ■ Thumb and index finger of the same hand

> WHAT'S NOT COVERED

Coverage does not apply to any claim under the following conditions:

- Losses as a result of a riot or act of war.
- Traveling in a taxi, car service, rental car, and rideshare service.
- Boarding or exiting a Common Carrier while engaging in extreme activities.

> HOW TO FILE A CLAIM

Please follow the steps below and pay close attention to the deadlines to make sure you remain eligible for coverage.

1. To file a claim, call **1-866-506-5222** within 60 days of the accident. We will ask you a few questions and advise you what documents should be submitted with your claim form. Or you can visit **www.cardbenefits.citi.com** to download a claim form for submission.
2. Return the claim form and all requested documents within 180 days of the accident or as soon as reasonably possible. We will notify you of our decision once we've processed your claim.

In the case of death, benefits will be paid to the Covered Traveler's estate.



Damage & Theft Purchase Protection

Shop with more confidence – you're covered if your purchase is damaged, lost, or stolen.

If an item is purchased with your **Citi card** and is damaged, lost, or stolen within 120 days (90 days for New York residents) of purchase or delivery of the item, whichever is first, we may repair it or reimburse you up to the amount paid with your **Citi card**. You're covered for up to \$10,000 per item, up to \$50,000 per year, per **Citi card** account.

To be eligible for coverage, you must pay for the item at least in part with your **Citi card**. We will only reimburse the lesser of the actual amount paid for with your **Citi card** or the maximum coverage per item.

How Long are you Covered?	Within 120 days (90 days for New York residents) of purchase or delivery of the item, whichever is first
Maximum Coverage per Item	Coverage is limited to the lesser of the following: <ul style="list-style-type: none">■ \$10,000■ The amount charged to the Citi card.
Maximum Coverage per calendar year per account	\$50,000

This coverage is primary except for New York residents where coverage is secondary.

> WHAT'S COVERED

Purchases made by you using your **Citi card**.

> WHAT'S NOT COVERED

Coverage does not apply to the following items:

- Boats, cars, aircraft, or any other motorized land, air or water vehicles and their original equipment. Tires are covered.
- Products that can spoil or be consumed, such as food, fuel, or medications.
- Currency, cash (including rare or precious coins), gift cards, or Traveler's checks.
- Tickets of any kind (e.g., for airlines, sporting events, concerts or lottery).
- Items purchased for resale, professional or commercial use.

- Advice or services for a purchased item, such as product installation, labor, maintenance or repair.

Coverage does not apply to any item if it's damaged, lost, or stolen under these conditions:

- The item was not reasonably cared for to prevent the damage or theft.
- The item is used in a way that goes against the manufacturer's instructions or warnings, or is altered from its designed purpose.
- The item is damaged because of a product defect or experiences normal wear and tear where no failure has occurred.
- The item is damaged because of an act of God, such as a flood, hurricane, lightning, wind or earthquake.

> HOW TO FILE A CLAIM



Please keep the damaged item in case you are asked to provide it.

Please follow the steps below and pay close attention to the deadlines to make sure you remain eligible for coverage.

1. To file a claim, call **1-866-506-5222** as soon as possible after the incident. We will ask you a few questions, send you a claim form and advise you what documents we may need to support your claim. Or you can visit **www.cardbenefits.citi.com** to download a claim form for submission.
2. Return the claim form and all requested documents within 180 days of the date of incident. We will notify you of our decision once we've processed your claim.



Citi Price Rewind

You do the shopping. We'll search for savings. Did you get the lowest price on your **Citi card** purchase?

Citi Price Rewind searches for a lower price on the registered items you pay for with your **Citi card** at hundreds of online merchants. If the same item is found at a lower price within 60 days of your initial purchase date, you may receive reimbursement of the price difference. You can also let us know if you find a lower price to qualify for a reimbursement of the price difference.

To be eligible for coverage, you must pay for the item at least in part with your **Citi card**. We will only reimburse the lesser of the actual amount paid for with your **Citi card** or the maximum coverage per item.

How Long are you Covered?	Within 60 days from the date of purchase
Maximum Coverage per item	Coverage is limited to the lesser of the following: <ul style="list-style-type: none"> ■ \$500 ■ The amount charged to the Citi card.
Maximum Coverage per calendar year per account	\$2,500

Citi Price Rewind tracks online prices for purchases you have registered at www.CitiPriceRewind.com. It does not guarantee that it tracks all retailers or that it will find the lowest published price. If you find a lower published price yourself, you can request reimbursement of the price difference.

The following conditions also apply:

- The lower-priced item must be the same as the one you purchased (including the same manufacturer, model number and color, if applicable).
- The lower price must be published on an online retail site or in a printed or online newspaper, magazine, store circular or catalog. Including special promotions such as Black Friday or door buster sales.
- The price comparison must be based only on sale price, not including taxes, shipping and handling, delivery costs, warranties or any other charges.

> WHAT'S COVERED

Purchases made by you on your **Citi card**.

> WHAT'S NOT COVERED

Coverage does not apply to the following items:

- Boats, cars, aircraft, or any other motorized land, air or water vehicles and their original equipment. Tires are covered.
- Products that can spoil or be consumed, such as food, fuel, or medications.
- Jewelry including loose gems, precious stones, metals and pearls. Watches are covered.
- Tickets of any kind (e.g., for airlines, sporting events, concerts or lottery).
- Collectable items; including but not limited to, antiques, coins, art, sports memorabilia or stamps.
- Items purchased for resale use.

- Plants or animals, including stuffed or mounted animals or fish.
- Advice or services for a purchased item, such as product installation, labor, maintenance or repair.

Coverage doesn't apply under these specific circumstances:

- The lower-priced item requires a service contract, such as cell phones with a service contract.
- The lower-priced item is offered at no cost, or the lower price includes a bonus, free offer, special financing or a rebate.
- The lower priced item is a going-out-of-business sale item or from an internet auction site.
- The item is used, customized, altered, refurbished or secondhand.

> HOW TO INITIATE A REIMBURSEMENT REQUEST

Go to www.CitiPriceRewind.com or call **1-866-506-5222** for instructions on how to submit a reimbursement request.



Extended Warranty

Feel more confident about your purchase.
We'll add 24 Months on your warranty.

To be eligible for coverage, you must pay for the item at least in part with your **Citi card**. We will only reimburse you up to the actual amount charged on your **Citi card**.

How Long are you Covered?

We will extend the manufacturer's warranty for an additional 24 Months. If you purchase an extended warranty, our coverage begins at the expiration of that warranty. In the event of a covered failure we will repair or replace the item or reimburse up to the amount charged on your **Citi card** (excluding shipping and handling) or \$10,000, whichever is less. In no event will total coverage exceed 84 Months from the purchase date.

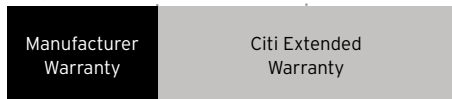
12 MONTHS	24 MONTHS	36 MONTHS	48 MONTHS
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EXAMPLE 1



6 month Manufacturer Warranty
30 months of Total Protection

EXAMPLE 2



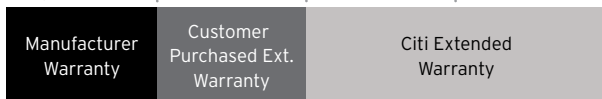
12 month Manufacturer Warranty
36 months of Total Protection

EXAMPLE 3



Variable duration of manufacturer warranty, 24 months parts and 12 months labor
48 months parts and 36 months labor of Total Protection

EXAMPLE 4



12 month Manufacturer Warranty with a 12 month customer-purchased warranty
48 months of Total Protection

Maximum Coverage per item

Coverage is limited to the lesser of the following:

- The cost to repair or replace the item.
- The purchase price of the item.
- The amount charged to the **Citi card**.
- \$10,000 per item.

We will decide if a covered failure will be repaired or replaced, or whether you will be reimbursed up to the amount paid with your **Citi card**. Items will be replaced with those of like kind and quality. However, we cannot guarantee to match exact color, material, brand, size, or model.

Coverage only applies to the item that fails, not to any other property that's damaged by it.

> WHAT'S COVERED

Purchases made by you using your **Citi card**.

> WHAT'S NOT COVERED

Coverage does not apply to the following items:

- Boats, cars, aircraft, or any other motorized land, air or water vehicles and their original equipment. Tires are not covered.
- Services (such as product installation, repairs, maintenance or diagnostics) unless covered under the manufacturer's warranty.
- Used, antique or pre-owned items.
- Items purchased for resale, professional or commercial use.
- Land or buildings; housing properties.
- Plants and live animals.
- Items that do not come with a manufacturer's warranty.

Coverage doesn't apply under these circumstances:

- You fail to care for or service the item appropriately as required by the manufacturer.
- The item has a product defect, recall, or experiences normal wear and tear where no failure has occurred.
- The item is damaged because of an act of God, such as a flood, hurricane, lightning, wind or earthquake.

> HOW TO FILE A CLAIM

Please follow the steps below and pay close attention to the deadlines to make sure you remain eligible for coverage.

1. To file a claim, call **1-866-506-5222** as soon as possible after the incident. We will ask you a few questions, send you a claim form and advise you what documents we may need to support your claim. Or you can visit **www.cardbenefits.citi.com** to download a claim form for submission.
2. Return the claim form and all requested documents within 180 days of the date of incident. We will notify you of our decision once we've processed your claim.



90 Day Return Protection

If you try to return an item within 90 days of purchase and the merchant won't take it back, we may refund you the purchase price up to \$500 per item and \$2,500 per year.

To be eligible for coverage, you must pay for the item in full with your **Citi card**. We will only reimburse the lesser of the actual amount paid for with your **Citi card** or the maximum coverage per item. The item must be purchased in the United States and its territories.

How Long are you Covered?	Within 90 days from the date of purchase
Maximum Coverage per item	Coverage is limited to the lesser of the following: <ul style="list-style-type: none">■ \$500■ The amount charged to the Citi card.
Maximum Coverage per calendar year per account	\$2,500

When returning the item, we must receive it in like-new and good working condition with all the original parts.

> WHAT'S COVERED

Purchases made by you on your **Citi card**.

> WHAT'S NOT COVERED

Coverage doesn't apply to the following items:

- Cars, boats and any other motorized vehicles and their attached parts.
- Computer software or any type of video, digital, or audio discs or tapes, including video games.
- Collectable items; including but not limited to, antiques, coins, art, sports memorabilia, or stamps.
- Cash (including rare or precious coins), checks, promissory notes or any other financial document that represents money.
- Tickets of any kind (e.g., for airlines, sporting events or concerts).

- Products that can spoil or be consumed, such as food, medication.
- Animals and living plants.

Coverage doesn't apply under these specific circumstances:

- The item is customized, altered, rebuilt or secondhand.
- The item has product defects, is not in working order or is damaged.

Coverage doesn't apply to the following related charges:

- Shipping, handling or taxes.
- Warranties or memberships.
- Services, such as product installation or repairs.

> HOW TO FILE A CLAIM



Please keep the item with all its original parts because we may ask you to send it to us if we approve your claim.

Please follow the steps below and pay close attention to the deadlines to make sure you remain eligible for coverage.

1. To file a claim, call **1-866-506-5222** within 30 days of when you attempt to return the item. We will ask you a few questions, send you a claim form and advise you what documents we may need to support your claim. Or you can visit **www.cardbenefits.citi.com** to download a claim form for submission.
2. Return the claim form and all requested documents within 60 days of the date you initiated the claim. We will notify you of our decision once we've processed your claim.



Missed Event Ticket Protection

If the unexpected keeps you from using tickets (such as tickets for a sporting event, concert, or lecture) for an event, we may reimburse you the price of the ticket up to \$500 per ticket, including service fees that are listed on the ticket or receipt. You're covered for up to \$5,000 in a calendar year per account.

To be eligible for coverage, you must pay for the tickets at least in part with your **Citi card**. We will only reimburse the lesser of the actual amount paid for with your **Citi card** or the maximum coverage per ticket.

How Long are you Covered?	Date of purchase to the event date.
What is the maximum coverage per ticket?	Coverage is limited to the lesser of the following: <ul style="list-style-type: none"> ■ \$500 ■ The amount charged to the Citi card.
What is the maximum coverage per calendar year per account?	\$5,000

Ticketholder means you or anyone you give the ticket to as a gift.

> WHAT'S COVERED

Purchases made by you using your **Citi card**.

Covered reasons

To take advantage of this benefit, the ticketholder must miss the event for one of the following *covered reasons*:

- The venue or producer cancels the event (or delays the event more than 12 hours) and does not reimburse or replace the ticket or provide a rain check.
- The ticketholder can't find the ticket, or it's stolen or destroyed.
- The ticketholder has an accident on the way to the event that causes the event to be missed.
- The ticketholder or anyone living with them has an injury or illness that requires medical care.
- The ticketholder or their family member dies.
- The ticketholder is called to jury duty or receive a subpoena from the court, neither of which can be postponed.
- The ticketholder is called to emergency duty as a member of the National Guard, Active Reserve or the United States Armed Forces.
- Severe weather or natural disaster prevents the ticketholder from attending the event.
- A catastrophe causes a government authority to cut off access to the immediate area near the event site, preventing the ticketholder from getting to it.

We'll also cover taxes and nonrefundable ticket fees (including convenience and shipping fees).

If the missed event was part of a multiday ticket or season ticket, coverage will apply to the costs in proportion to the number of days or percentage of a season that the ticketholder missed.

The coverage provided by this benefit is secondary. This means if you have another insurance policy that will reimburse you, this benefit will cover only the amount that the other insurer or the event producer or venue does not.

> WHAT'S NOT COVERED

The following specific conditions are excluded from coverage:

- Events not attended because of incidents within one's control, where a reasonable and prudent person, as determined by us, would use the tickets.
- Event not attended because of an illness or injury known about before purchasing the ticket.
- Transportation tickets.
- Ticket purchased for resale.

> HOW TO FILE A CLAIM

Please follow the steps below and pay close attention to the deadlines to make sure you remain eligible for coverage.

1. To file a claim, call **1-866-506-5222** within 60 days of incident. We will ask you a few questions and advise you what documents should be submitted to validate your claim. Or you can visit **www.cardbenefits.citi.com** to download a claim form for submission.
2. Return the claim form and all requested documents within 180 days of incident or as soon as reasonably possible. We will notify you of our decision once we've processed your claim.

ADDITIONAL TERMS

This Guide to Protection Benefits ("Guide") is not, by itself, a policy or contract of insurance or other contract. The information in this section applies to all insurance and non-insurance benefits described in this Guide.

Benefits are purchased and provided complimentary to you, but non-insurance services may have associated costs, which will be your responsibility.

Damage & Theft Purchase Protection, Extended Warranty, Missed Event Ticket Protection, Baggage Delay Protection, Lost Baggage Protection, Worldwide Travel Accident Insurance, Trip Cancellation & Interruption Protection, Trip Delay Protection, and Worldwide Car Rental Insurance coverage ("Description of Coverage" or "DOC") is provided under a Group Policy of insurance issued by Virginia Surety Company, Inc. The DOCs in this Guide are intended as a summary of benefits provided to you. The attached Key Terms, DOCs and all the information about the insurance benefits listed in this Final Legal Disclosure is governed by the conditions, limitations, and exclusions of the Group Policy.

Privacy Notice: As the provider of the benefits described herein, Virginia Surety Company, Inc. ("VSC") collects personal information about you from the following sources: Information the provider gathers

from you, from your request for benefits or other forms you furnish to the provider, such as your name, address, telephone number, and information about your transactions with the provider such as claims made and benefits paid. The provider may disclose all information it collects, as described above, to its affiliates, subsidiaries and partners, as well as to non-affiliated third parties that perform administrative or other services on our behalf solely in connection with the benefits you have received. By providing this information to the provider, you agree that the provider may use your information in accordance with this Privacy Notice, such as to provide benefits entitled to you, and to meet regulatory and contractual requirements relating to the benefits provided to you. The provider uses commercially reasonable physical, electronic, and procedural safeguards that comply with federal regulations to maintain the confidentiality of your personal information. The provider takes appropriate technical and organizational measures to protect your personal information from accidental or unlawful destruction, accidental loss, and unauthorized alteration, disclosure, or access. The provider does not disclose any personal information about former beneficiaries to anyone, except as required by law. The provider restricts access to personal information about you to those authorized individuals or third parties who reasonably need to know that information in order to provide benefits to you.

Should you have any questions about the procedures or the information contained within your file, please contact the provider by writing to:

Compliance Department
Virginia Surety Company, Inc.
175 West Jackson Blvd., Chicago, IL 60604

Effective date of benefits: Effective May 15, 2016 this Guide replaces all prior disclosures, program descriptions, advertising, and brochures by any party. We reserve the right to change the benefits and features of these programs at any time.

Cancellation: These benefits can be cancelled at any time or non-renewed for you. In the event benefits are cancelled or non-renewed, you may be notified as required by law. Coverage will still apply for any benefits you were eligible for prior to the date of such cancellation or non-renewal, subject to the terms and conditions of coverage. The provider of these benefits shall not be required to give notice if substantially similar coverage has been obtained from another provider without a lapse of coverage.

Benefits to you: These benefits apply to cards issued in the United States by Citibank, N.A. to residents of the United States. The United States is defined as the 50 United States, the District of Columbia, American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands and Northern Mariana Islands. No person or entity other than you shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if your card privileges have

been cancelled. However, benefits will still apply for any benefit you were eligible for prior to the date that your account is suspended or cancelled, subject to the terms and conditions of coverage. Non-insurance benefits described in this Guide may be provided by a third party provider.

Transfer of rights or benefits: No rights or benefits provided under these benefits may be assigned without the prior written consent of the claim administrator for these benefits.

Illegal Activity, Misrepresentation and Fraud: Benefits shall be void if you or any covered person has been involved in any illegal activity or concealed or misrepresented any material facts concerning these benefits. If providing benefits under this Guide would violate United States economic or trade sanctions, the coverage will be void.

Due Diligence: All parties are expected to exercise due diligence to avoid or diminish any theft, loss or damage to the property insured under these programs. "Due diligence" means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect the item.

Subrogation: If payment is made under these benefits, the provider is entitled to recover such amounts from other parties or persons. Any party who receives payment under these benefits must transfer to the provider his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered by you.

Salvage: If an item is not repairable, the administrator may request you or gift recipient send the item to the administrator for salvage at your or gift recipient's expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim.

Secondary Insurance: Coverage is secondary to any other applicable insurance or indemnity available to you unless indicated within the Guide. Coverage is limited to only those amounts not covered by any other insurance or indemnity. It is subject to the conditions, limitations, and exclusions described in this Guide. In no event will insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

Conformity of Statute: If benefit coverage does not conform to applicable provisions of State or Federal law, the benefit coverage is hereby amended.

Benefits listed in this Guide are subject to the conditions, limitations, and exclusions described in each benefit section. **Receipt and/or possession of this Guide does not guarantee coverage or coverage availability.**

QUESTIONS ABOUT THESE BENEFITS?

Call **1-866-506-5222** (TTY: Use Relay Service), or call collect internationally at **1-312-356-7830** or visit **www.cardbenefits.citi.com**



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