

Filing a Cellular Telephone Protection Claim

How do I file a claim?

Call the Benefit Administrator at 1-866-894-8569, or call collect outside the U.S. at 303-967-1096 within sixty (60) days of damage or theft. The Benefit Administrator will ask you for some preliminary claim information and send you the appropriate claim form.

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

Return the completed and signed claim form with all requested documentation within ninety (90) days of the date of damage or theft to the address provided.

Please Note: If you do not provide this information to the Benefit Administrator within (90) days after the damage or theft, your claim may be denied.

For faster filing, or to learn more about Cellular Telephone Protection, visit www.cardbenefitservices.com

What documents do I need to submit with my claim?

- Copies of your Visa card statement showing that the entire monthly payment for the cell phone bill was made the month prior to the date of damage or theft
- A copy of your cellular wireless service provider billing statement that corresponds with the above Visa card statement
- A copy of the original cell phone purchase receipt or other sufficient proof, as determined by the Benefit Administrator, of the cell phone model currently linked to your account
- If the claim is due to theft or criminal action, a copy of the police report filed within forty-eight (48) hours of the event
- If the claim is due to damage, a copy of your insurance claim or other verification as requested by the Benefit Administrator. Other requested verification may include:
 - An itemized repair estimate from an authorized cell phone repair facility
 - The cell phone, for evaluation of its damage
 - An itemized store receipt for a replacement cell phone showing purchase at a cellular service provider's retail or online store or other authorized cell phone retailer
- If the claim amount is less than your personal homeowner's, renter's, or automobile insurance deductible, a copy of your policy's personal Declarations Page is sufficient for your claim. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles. If the claim amount is greater than your personal homeowner's, renter's, or automobile insurance deductible, you are required to file a claim with your insurance company and submit a copy of any claims settlement from your insurance company along with your claim form.
- Documentation (if available) of any other claim settlement
- Any other documentation deemed necessary, in the Benefit Administrator's sole discretion, to substantiate your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the Cellular Wireless Telephone.

How will I be reimbursed?

Depending on the nature and circumstances of the damage or theft, the Benefit Administrator may choose to repair or replace your cell phone or reimburse you for the lesser of:

- a) \$100 excess of the fifty-dollar (\$50.00) deductible; or
- b) The current suggested retail price of a similar quality replacement cell phone (not including taxes, delivery and transportation charges or fees associated with the service provider), less your fifty-dollar (\$50.00) deductible.

Under normal circumstances, reimbursement will take place within ten (10) business days of receipt and approval of your claim form and all necessary documents.

Please Note: Cellular Telephone Protection is subject to a maximum of two (2) claim occurrences per twelve (12) month period.

ADDITIONAL PROVISIONS FOR CELLULAR TELEPHONE PROTECTION

This protection provides benefits only to you the eligible Visa cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to the cell phone from damage or theft. This provision will not be applied unreasonably 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 the Cellular Telephone Protection 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 of damage or theft, 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, all your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of payment made to you. You must give all assistance as may be reasonably necessary to secure all rights and remedies.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Benefit Administrator receives all necessary documentation needed to substantiate damage or theft. 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 the terms and conditions of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible 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 Visa cardholders whose accounts have been suspended or canceled. The Cellular Telephone Protection described in this Guide to Benefit will not apply to cardholders whose applicable Visa card account(s) are closed, delinquent, or otherwise in default.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, you will be notified at least thirty (30) days in advance. This information describes the benefit provided to you as a 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 #VCELLPHONE – 2013 (04/18)

CP-0

VISA
Signature

M-124569

YOUR GUIDE TO CARD BENEFITS

Riverfront
FEDERAL CREDIT UNION

Visa Signature Card

Your Guide to Benefits describes the benefit in effect as of 4/1/18. 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 questions about your account, balance, or rewards points please call the customer service number on your Visa card statement.

Purchase Security

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 Visa card and/or with rewards points earned on your covered account 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 Visa card issued in the United States.

What is covered by Purchase Security?

Eligible items of personal property purchased entirely with your eligible Visa card and/or with rewards points earned on your covered account 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 Visa card and/or with rewards points earned on your covered account 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 Visa card and/or with rewards points earned on your covered account 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

Purchase Security, continued

- 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 and consumables, including but not limited to perfumes, 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 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 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.

Purchase Security Reimbursement Details

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:

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.

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 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/or with rewards points earned on your covered 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 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 Visa cardholder, and to whomever receives the eligible gifts you purchase with your eligible Visa card and/or with rewards points earned on your covered account.

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 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 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 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 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 (04/18)

PPS-0

Cellular Telephone Protection

What is this benefit?

Cellular Telephone Protection will reimburse you, the enrolled Visa cardholder, for damage to or theft of an eligible Cellular Wireless Telephone.

Who is eligible for this benefit?

You must be a valid cardholder of an eligible U.S. issued Visa card enrolled in the Cellular Telephone Protection benefit and charge your monthly Cellular Wireless Telephone bills to your eligible Visa card. Only Cellular Wireless Telephones purchased by the cardholder will be covered.

What is covered?

This benefit is supplemental coverage, which means that it will reimburse you for cell phone theft or damage not otherwise covered by another insurance policy (for example; cell phone insurance programs, or your homeowner's, renter's, automobile, or employer's insurance policies). Once all other insurance has been applied, Cellular Telephone Protection will cover the damage or theft up to \$100 per claim, subject to the terms, conditions, exclusions, and limits of liability of this benefit as well as the fifty-dollar (\$50.00) deductible.

Your maximum reimbursement amount is \$100 per claim, and \$200 per twelve (12) month period. You will receive no more than the original purchase price of the phone less your fifty-dollar (\$50.00) deductible.

You are covered for a maximum of two (2) claims per twelve (12) month period for a maximum of \$200 per twelve (12) month period.

Coverage applies to both your primary cell phone line and up to the first two (2) secondary additional or supplemental lines (as listed on your cellular provider's monthly billing statement for the billing cycle before the month in which the theft or damage occurred).

When does coverage begin?

Cellular Telephone Protection begins the first day of the calendar month after a monthly payment of the cell phone bill is made with your eligible Visa card.

What is not covered?

The following is not covered by Cellular Phone Protection:

Cell phones purchased by someone other than you, the Visa cardholder

Cell phone accessories other than standard battery and/or standard antenna provided by the manufacturer

Cell phones purchased for resale, professional, or commercial use

Cell phones that are lost or "mysteriously disappear," meaning that the phone vanished in an unexplained manner without evidence of a wrongful act by a person or persons

Cell phones under the care and control of a common carrier (including, but not limited to, the U.S. Postal Service, airplanes, or delivery service)

Cell phones stolen from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion

Cell phones stolen from a construction site

Cell phones which have been rented, borrowed or are part of a pre-paid or "pay as you go" type plans

Cosmetic damage to the cell phone or damage that does not impact its ability to make or receive calls

Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin

Damage or theft resulting from misdelivery or voluntary parting with the cell phone

Replacement cell phones not purchased from a cellular service provider's retail, online or other authorized cell phone retailer

Taxes, delivery and transportation charges, and any fees associated with the cellular service provider

Please Note: If you fail to make a cell phone bill payment in a particular month, your coverage will be suspended. Coverage will resume on the first day of the month after the date of any future cell phone bill payment with your eligible Visa card.

Should I keep copies of receipts or any other records?

Yes. If you want to file a claim, you will need copies of your Visa card statement reflecting your monthly cell phone bill payments during the time of the damage or theft, as well as your store receipt for purchase of your new cell phone.