

Your Guide to Benefit describes the benefits in effect as of 3/1/22. 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. If you have a Visa Signature® card, please refer to your Visa Signature Benefits Guide on navyfederal.org.

Your Visa® Card Guide to Benefit Benefits Guide to nRewards® Secured, cashRewards, and GO REWARDS®



For questions about your [balance](#), call 1-888-842-6328.

Auto Rental Collision Damage Waiver

No cardholder wants to incur the expense of repairing or replacing a rented car. But accidents do happen, and vehicles do get stolen. No matter what happens to Your rental car, You can be covered with Auto Rental Collision Damage Waiver. Auto Rental Collision Damage Waiver reimburses You for damages caused by theft or collision—up to the Actual Cash Value of most rented cars. Auto Rental Collision Damage Waiver covers no other type of loss. For example, in the event of a collision involving Your rented vehicle, damage to any other driver's car or the injury of anyone or anything is not covered. Rental periods of fifteen (15) consecutive days within Your country of residence, and thirty-one (31) consecutive days outside it, are both covered. (Longer rental periods, however, are **not** covered.)

You are eligible for this benefit if Your name is embossed on an eligible card issued in the United States and You use it to initiate and complete Your entire car rental transaction. Only You as the primary car renter and any additional drivers permitted by the Rental Car Agreement are covered.

How Auto Rental Collision Damage Waiver works with other insurance

Auto Rental Collision Damage Waiver covers theft, damage, valid loss-of-use charges imposed and substantiated by the auto rental company, administrative fees, and reasonable and customary towing charges, due to a covered theft or damage to the nearest qualified repair facility.

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

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

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

How to use Auto Rental Collision Damage Waiver

1. Use Your card to initiate and complete Your entire car rental transaction.
2. Review the auto rental agreement and decline the rental company's collision damage waiver (CDW/LDW) option, or a similar provision, **as accepting this coverage will cancel out Your benefit.** If the rental company insists that You purchase their insurance or collision damage waiver, **call the Benefit Administrator for assistance at 1-800-348-8472. Outside the United States, call collect at 1-804-673-1164.**

Before You leave the lot, be sure to check the car for any prior damage.

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

This benefit is available in the United States and most foreign countries (with the exception of Israel, Jamaica, the Republic of Ireland, and Northern Ireland). However, this benefit is not available where precluded by law, or where it's in violation of the territory terms of the auto rental agreement, or when prohibited by individual merchants. **Because regulations vary outside the United States, check with Your auto rental company and the Benefit Administrator before You travel, to be sure that Auto Rental Collision Damage Waiver will apply.**

Vehicles not covered

Certain vehicles are **not** covered by this benefit, they consist of: expensive, exotic, and antique cars; cargo vans; certain vans; vehicles with an open cargo bed; trucks; motorcycles; mopeds; motorbikes; limousines; and recreational vehicles.

Examples of expensive or exotic cars are the Alfa Romeo, Aston Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls-Royce, and Tesla. However, selected models of Audi, BMW, Mercedes-Benz, Cadillac, Infiniti, Land Rover, Lexus, Lincoln, and Range Rover are covered.

An antique car is defined as one that is over twenty (20) years old, or one that has not been manufactured for ten (10) years or more.

Vans are **not** covered, but those designed as small-group transportation vehicles (seating up to nine (9) people, including the driver) are covered.

If You have questions about a specific vehicle's coverage or organization where the vehicle is being reserved, call the Benefit Administrator at 1-800-348-8472, or call collect outside the United States at 1-804-673-1164.

Related instances & losses not covered

- Any obligation You assume under any agreement (other than the deductible on Your personal auto policy)
 - Any violation of the auto rental agreement or this benefit
 - Injury of anyone, or damage to anything, inside or outside the Rental Vehicle
 - Loss or theft of personal belongings
 - Personal liability
 - Expenses assumed, waived, or paid by the auto rental company, or its insurer
 - The cost of any insurance, or collision damage waiver, offered by or purchased through the auto rental company
 - Depreciation of the Rental Vehicle caused by the incident, including, but not limited to, "diminished value"
 - Expenses reimbursable by Your insurer, employer, or employer's insurance
 - Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband, or illegal activities
 - Wear and tear, gradual deterioration, or mechanical breakdown
 - Items not installed by the original manufacturer
 - Damage due to off-road operation of the Rental Vehicle
 - Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)
 - Confiscation by authorities
 - Vehicles that do not meet the definition of covered vehicles
 - Rental periods that either exceed, or are intended to exceed, fifteen (15) consecutive days within Your country of residence, or thirty-one (31) 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 damage or theft occurs (for example, leaving the car running and unattended)
 - Theft or damage reported more than forty-five (45) days* after 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 sixty-five (365) days after the date of the incident
 - Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland
- *Not applicable to residents in certain states.

Filing a claim

It is Your responsibility as a cardholder to make every effort to protect Your Rental Vehicle from damage or theft. If You have an accident or Your Rental Vehicle has been stolen, immediately call the Benefit Administrator at **1-800-348-8472** to report the incident, regardless of whether Your liability has been established. Outside the United States, call collect at **1-804-673-1164**.

You should report the 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 containing charges that would not have been included, if notification occurred before the expenses were incurred. Thus, it is in Your best interest to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation.

What You must submit to file a claim

At the time of the theft or damage, or when You return the Rental Vehicle, ask Your car rental company for the following documents:

- A copy of the accident report form
- A copy of the initial and final auto rental agreements (front and back)
- A copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable
- A copy of the demand letter, which indicates the costs You are responsible for and any amounts that have been paid toward the claim

Submit all the above documents from the rental company, along with the following documents, to the Benefit Administrator:

- The completed and signed Auto Rental Collision Damage Waiver claim form (**Important:** This must be postmarked within ninety (90) days* of the theft or damage date, even if all other required documentation is not yet available—**or Your claim may be denied.**)
- A copy of Your monthly billing statement (showing the last four (4) digits of the Account number) demonstrating that the entire rental transaction was made on Your eligible Account
- A statement from Your insurance carrier (and/or Your employer or employer's insurance carrier, if applicable), or other reimbursement showing the costs

Auto Rental Collision Damage Waiver (Cont.)

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 statement of no insurance or reimbursement is required.

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

Finally, please note that all remaining documents must be postmarked within three hundred sixty-five (365) days* of the theft or damage date or **Your claim may be denied**.

*Not applicable to residents in certain states.

For faster filing or to learn more about Auto Rental Collision Damage Waiver, visit www.eclaimsline.com.

Finalizing Your claim

Your claim will typically be finalized within 15 (fifteen) days, after the Benefit Administrator has received all the documentation needed to substantiate Your claim.

Transference of claims

Once Your claim has been paid, all Your rights and remedies against any party in regard to 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.

Definitions

Account means Your credit card Account.

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

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

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

Rental Vehicle means a land motor vehicle with four (4) or more wheels as described in the participating organization's disclosure statement, which the eligible renter has rented for the period of time shown on the Rental Car Agreement and does not have a manufacturer's suggested retail price exceeding the amount shown on the participating organization's disclosure statement.

You or Your means an Eligible Person who uses their eligible card to initiate and complete the rental car transaction.

Additional provisions for Auto Rental Collision Damage Waiver

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered 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, 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 misrepresentation of material fact.
- 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 the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages, or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or canceled.
- Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

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 1-804-673-1164.

FORM #ARCDW – 2017 (Stand 04/17)

ARCDW-O

ID Navigator Powered By NortonLifeLock

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind. ID Navigator Powered by NortonLifeLock provides you with the tools to help keep you informed of potential threats to your identity so you can act quickly.

The dark web is continuously patrolled for information that may belong to you, and you're notified if it's found. Should large-scale data breaches occur, NortonLifeLock will keep you informed.

To help detect credit fraud, key changes to your credit file are monitored with One-Bureau Credit Monitoring.¹ And, if your wallet is stolen, you'll receive guidance to help cancel or replace credit cards, insurance identification, and other key documents.

Should you become a victim of identity theft, a U.S.-based Identity Restoration Specialist will help guide you on the next steps to take to help resolve the issue.

As a Visa Cardholder, you will also have access to special discounts on other NortonLifeLock products.

How do I confirm eligibility?

To confirm eligibility, visit www.cardbenefitidprotect.com. Once verified, you will be redirected to the offer page on Norton.com, where ID Navigator enrollment is available.

Existing NortonLifeLock™ ID theft protection members

Contact NortonLifeLock (1-866-228-2261) to discuss your needs if you are interested in ID Navigator Powered by NortonLifeLock.

Smart tools to help against the evolving threat of identity theft:

- **Dark Web Monitoring** continuously patrols the dark web and private forums looking for personal information that may belong to you. Should it be found, notifications are sent with suggested steps.
- **Data Breach Notifications** send notifications on large-scale breaches so you can act quickly should a breach affect your personal information.
- **Stolen Wallet Assist** A stolen wallet can mean a lost identity. If your wallet is stolen, you will receive guidance to help you cancel or replace key documents like your credit cards, driver's licenses, Social Security cards, insurance cards, and more.

- **One-Bureau Credit Monitoring Alerts**¹ help you stay on top of your credit to help detect fraud more quickly. Alerts are sent when key changes are made to your credit file with a major credit bureau.
- **Credit, Bank & Utility Account Freezes** provide instructions and links so you can quickly freeze credit, bank, and utility files with each consumer reporting company to help protect you against criminals opening unauthorized accounts in your name.
- **Restoration Assist** U.S.-based Identity Restoration Specialists are available Monday to Friday, 6 am – 5 pm, PST with guidance and with next steps to assist you should you become a victim of identity theft or other suspicious activity. **Note:** Visa Cardholders will have access to special discounts if they are interested in purchasing a more robust identity theft offering that includes features such as the LifeLock Million Dollar Protection™ Package.
- **U.S.-Based Member Services & Support** is available Monday to Friday, 6 am – 6 pm, PST, and Saturday, 7 am – 1 pm, PST.

No one can prevent all identity theft.

¹Two requirements must be met to receive the One-Bureau Credit Monitoring feature: (i) your identity must be successfully verified with Equifax®; and (ii) Equifax must be able to locate your credit file that contains sufficient credit history information. If these requirements are not met, you will not receive credit features from Equifax. You will receive credit features once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment.

Below you will find answers to questions about the benefit:

How is the personal data I enter for Dark Web Monitoring stored and managed? How do I know my personal data shared with NortonLifeLock is secure?

Your personal data is stored and managed by an advanced secure cloud database, which is encrypted and protected with multiple layers of security measures.

ID Navigator Powered By NortonLifeLock (cont.)

How can I be sure the personal data I enter for Dark Web Monitoring is not used or sold by NortonLifeLock employees?

Any personal data you provide is encrypted. Only a few selected employees, who undergo training on how to handle personal data, can access it. These employees must provide their own unique credentials every time they access personal data and are subject to monitoring by our Information Security and Compliance team. See the NortonLifeLock™ Global Privacy Statement for additional details.

Can NortonLifeLock remove my personal data from the dark web?

Unfortunately, no. The content on the dark web is not centralized and is owned by many different (usually anonymous) owners. Only the owner of the content could remove or modify the content.

How does NortonLifeLock help if I receive a Dark Web Monitoring notification?

Within the notifications, advice is provided on next steps you can take to help protect your personal data, and when available, it will include links to additional resources. If you have additional questions, go to support.norton.com.

How does NortonLifeLock help if my personal data was leaked in a data breach?

Notifications are sent that provide best practices and suggested next steps you can take to help protect your personal data at support.norton.com.

How do I enroll? What information will I need to provide?

Visa Cardholders should visit www.cardbenefitidprotect.com and complete the eligibility verification. Once verified, cardholders will be redirected to the offer page on [Norton.com](https://norton.com), where ID Navigator enrollment is available. Enrollment in ID Navigator will require first name, last name, SSN, date of birth, address, phone number, and email address.

What are some common triggers for dark web, credit, and data breach notifications?

Your personal information being detected on the dark web, a hard credit check, or an update to your credit file are a few examples. Data breach notifications are sent regarding large data breaches that may impact consumers.

I received an alert. What do I do next?

Each alert will include information about next steps. Specifics vary by type of alert.

