



Guide to Benefits

Important information about your
travel and purchase protection benefits

Chase Slate®
Visa Platinum

For questions,
call **1-800-350-1798**

Effective 10/01/24

BGC11360

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Your Guide to Benefits describes the benefit that is in effect as of 10/01/24. Information in this guide takes the place of any prior benefit and benefit description you may have previously received. Your effective date of eligibility is determined by Chase.

Please keep the guide with your account information for future reference and call the benefit administrator if you have any questions before taking advantage of the benefit.

If you have any questions please call **1-800-350-1798** or if you are outside the U.S., call collect at **001-214-503-2951**.

Auto Rental Coverage

This benefit provides reimbursement for damages caused by theft or collision of the Rental Vehicle up to **\$60,000**. Coverage is available worldwide.

You are covered when You use a Covered Card Account and/or redeemable Rewards, to initiate and complete the entire Rental Vehicle transaction. Only You, as the primary renter of the Rental Vehicle, and any additional drivers permitted by the Rental Car Agreement are covered.

What's Covered?

This benefit covers theft, damage, valid loss-of-use charges imposed and substantiated by the Rental Agency, administrative fees, and reasonable and customary towing charges (due to a covered theft or damage) to the nearest qualified repair facility. No other type of loss is covered. For example, in the event of a collision involving the Rental Vehicle, damage to any other driver's car, the injury of anyone, or damage to anything is not covered. Rental periods up to thirty-one (31) consecutive days are covered.

How Does This Benefit Work?

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 the Rental Vehicle, this benefit will cover only the amount Your other policies do not. This benefit 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). If You do not have personal automobile insurance or any other insurance, this coverage acts as primary. Outside the United States, where this benefit is available, the coverage provided is primary.

How Do You Use This Benefit?

1. Use a Covered Card Account and/or redeemable Rewards to initiate and complete the entire Rental Vehicle transaction.
2. Review the Rental Car Agreement and decline the Rental Agency's collision damage waiver/loss damage waiver (CDW/LDW) option or a similar provision. Accepting the Rental Agency's CDW/LDW coverage will cancel out this benefit. If the Rental Agency, outside of the United States, will not allow You to decline their CDW/LDW coverage, then this benefit is secondary to the Rental Agency's CDW/LDW coverage.
3. Some countries or Rental Agencies require a letter of coverage. Please check with the Rental Agency before You go. If a letter of coverage is required visit **chasecardbenefits.com** or call **1-800-350-1798**.

Before driving out of the lot, check the Rental Vehicle for any prior damage and bring any damage You identify to the attention of the Rental Agency.

This benefit is in effect during the time the Rental Vehicle is in Your (or an authorized driver's) control, and terminates when the Rental Agency reassumes control of the Rental Vehicle.

What Vehicles Are Not Covered?

Certain vehicles are not covered by this benefit, including: exotic vehicles or any vehicle with a dealer or manufacturer's suggested retail price greater than \$125,000, and antique

cars (cars over twenty (20) years old or that have not been manufactured for ten (10) years or more), cargo vans, trucks (other than pick-ups), motorcycles, mopeds, motorbikes, limousines and vehicles that are rented with a driver, recreational vehicles, and passenger vans with seating for more than twelve (12) people including the driver.

Examples of exotic car brands not covered include but are not limited to Aston Martin, Bentley, Bugatti, Ferrari, Koenigsegg, Lamborghini, Lotus, Maybach, McLaren, Pagani, and Rolls Royce.

Wondering if a vehicle is covered?

Call **1-800-350-1798**

What's Not Covered?

This benefit does not apply to the following:

- Any obligation assumed under any agreement (other than the deductible on a personal auto policy)
- Any violation of the Rental Car Agreement or the terms of this benefit
- Injury of anyone, including You, 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 Rental Agency or its insurer
- The cost of any insurance or collision damage waiver offered by or purchased through the Rental Agency
- Depreciation of the Rental Vehicle caused by the incident including, but not limited to, "diminished value"
- Expenses reimbursable by an 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 Rental Vehicle
- Rental periods that either exceed or are intended to exceed thirty-one (31) days
- Leases and mini leases
- Theft or damage resulting from Your and/or an authorized driver'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)
- Vehicles that are not rented from a Rental Agency
- Damage to the interior bed of a pick-up truck unless such damage is caused by or the result of a covered loss, such as theft or collision
- The Rental Vehicle is rented through a car sharing company that allows individuals to rent out their own vehicle

How Do You File a Claim?

It is Your responsibility to make every effort to protect the Rental Vehicle from damage or theft. If You have an accident or the Rental Vehicle has been stolen, please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage:

1. Visit **chasecardbenefits.com** or call **1-800-350-1798** to report the theft or damage, regardless of who is at fault and whether Your liability has been established, as soon as reasonably possible but no later than one hundred (100) days from the date of the incident even if all required documentation is not yet available. Any claim containing charges that would not have been included if notification occurred before the expenses were incurred may be declined, so it is important to notify Us immediately after an incident. Reporting to any other person will not fulfill this obligation.
2. We will ask You a few questions and advise You what documentation is needed. The requested documents must be submitted within three hundred sixty-five (365) days of the damage or theft of the Rental Vehicle or as soon as reasonably possible.

Documents You May Need to Provide

When You file a claim, We will provide the details, but generally You should be prepared to send:

- Copy of the accident report form
- Copy of the initial and final Rental Car Agreement (front and back)
- Copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged Rental Vehicle, if available
- Police report, if filed
- Copy of the demand letter indicating the costs You are responsible for and any amounts that have been paid toward the claim
- Covered Card Account statement (showing the last four (4) digits of the Account number) demonstrating that the payment for the rental transaction was made on Your Covered Card and/or with redeemable Rewards
- Statement from Your insurance carrier (and/or Your employer or employer's insurance carrier, if applicable), or other reimbursement showing the costs for which You are responsible and any amounts that have been paid toward the claim
- If You have no other applicable insurance or reimbursement, please provide a statement to that effect
- Copy of Your primary insurance policy's Declarations Page (if applicable) to confirm Your deductible; this is the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles
- Any other documentation required by Us to substantiate the claim

Definitions

Account - the credit card Account issued by JPMorgan Chase Bank, N.A. and/or its affiliates

Covered Card - the credit card or Account that is eligible for benefits as designated by JPMorgan Chase Bank, N.A. and/or its affiliates

Rental Agency - a commercial rental company licensed under the laws of the applicable jurisdiction and whose primary business is renting automobiles

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

Rental Vehicle - a land motor vehicle with four (4) or more wheels which the eligible renter has rented for the period of time shown on the Rental Car Agreement and is not identified as a non-covered vehicle herein

Rewards - points, miles, cash rewards, or any other type of redeemable Rewards associated with your Covered Card, provided that all Rewards have been accumulated by You through use of a JPMorgan Chase Bank, N.A. and/or its affiliates sponsored Rewards program

We, Us and Our - Virginia Surety Company, Inc., an Assurant company, the insurance company that provides these benefits for the Covered Card

You and Your - an individual to whom a Covered Card Account has been issued by JPMorgan Chase Bank, N.A. and/or its affiliates

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Extended Warranty Protection

This benefit extends the original manufacturer's U.S. repair warranty coverage by **one (1) additional year**. If You received a store provided warranty or purchased a service contract, this coverage begins at the end of the cumulative warranties and service contract. If the original manufacturer's U.S. repair warranty or a combination of the original manufacturer's U.S. repair warranty, store provided warranty and a consumer purchased service contract exceeds three (3) years there would not be coverage under this benefit. In no event will coverage from the original manufacturer's U.S. repair warranty, store provided warranty or consumer purchased service contract and this coverage exceed four (4) years from the purchase date.

To be eligible for this benefit, the item must come with a valid original manufacturer's U.S. repair warranty and You must charge all or a portion of the cost of the eligible item to Your Covered Card and/or use redeemable Rewards.

What's Covered?

The benefit applies to purchases made both inside and outside the U.S. Eligible items given as gifts can also be covered.

Coverage is limited to the lesser of the following:

- The cost to repair the item
- The cost to replace the item with an item of like kind and quality
- The amount charged to the Covered Card and/or redeemable Rewards used (excluding shipping and handling)
- **\$10,000 per item** and a maximum of **\$50,000 per Account**

Note: Eligible purchases made with redeemable Rewards will be reimbursed in dollars.

We will decide whether to reimburse for the cost to have the item repaired or replaced, whichever is less. Maximum coverage limits apply.

If Your item is to be repaired, You may go to an authorized repair facility and file a claim for reimbursement. Only valid, customary and reasonable repairs made at the authorized repair facility are covered.

How Does This Benefit Work?

The coverage begins at the end of the original manufacturer's U.S. repair warranty and provides one (1) year of coverage after it has expired. This benefit only covers what would have been covered under the original manufacturer's U.S. repair warranty.

If You received a store provided warranty or purchased a service contract, Our coverage begins at the expiration of the cumulative warranties and service contract. If the original manufacturer's U.S. repair warranty or a combination of the original manufacturer's U.S. repair warranty, store provided warranty and a consumer purchased service contract exceeds three (3) years there would not be coverage under this benefit.

Examples:

- On an original manufacturer's U.S. repair warranty of six (6) months, We would provide You with an additional twelve (12) months of coverage for a combined total of eighteen (18) months of coverage.
- On an original manufacturer's U.S. repair warranty of twelve (12) months, and a consumer purchased service contract of twenty-four (24) months, We would provide You with an additional twelve (12) months of coverage starting at the end of the consumer purchased service contract for a combined total of forty-eight (48) months of coverage.
- On an original manufacturer's U.S. repair warranty of six (6) months, and a consumer purchased service contract of thirty-six (36) months, there would be no extension of coverage under this benefit.

How Can You Store Your Warranty?

When You purchase an eligible item that carries a warranty, You can store Your itemized sales receipt and warranty information online at **chasecardbenefits.com**. You can call **1-800-350-1798** for assistance uploading Your documentation.

If You choose not to utilize the warranty storage, be sure to keep Your monthly billing statement (showing the last four (4) digits of the Account number) reflecting the purchase, the itemized sales receipt, and the warranty information in a safe place. These documents will be required to verify Your claim.

What's Not Covered?

This benefit does not cover the following:

- Boats, automobiles, aircraft, 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
- Any costs other than those specifically covered under the terms of the original manufacturer's U.S. repair warranty, as supplied by the original manufacturer
- Items purchased for resale, professional, or commercial use
- Rented or leased items

- Computer software
- Medical equipment
- Used or pre-owned items (a refurbished item will be covered as long as it has a warranty with it and would not be considered used or pre-owned)

How Do You File a Claim?

Follow these steps to file a claim:

1. Visit **chasecardbenefits.com** or call **1-800-350-1798** within ninety (90) days of product failure or as soon as reasonably possible.
2. We will ask You a few questions and advise You what documentation is needed. The requested documents must be submitted within one hundred twenty (120) days of the product failure or as soon as reasonably possible.

Documents You May Need to Provide

When You file a claim, We will provide the details, but generally You should be prepared to send:

- Copy of the itemized sales receipt
- Covered Card Account statement (showing the last four (4) digits of the Account number) demonstrating that the payment for the item was made on Your Covered Card and/or with redeemable Rewards
- Copy of the valid original manufacturer's U.S. repair warranty, and any store provided warranty or consumer purchased service contract
- Description of the item, its serial number, and any other documentation deemed necessary to substantiate Your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts)
- Original repair estimate or repair bill, indicating cause of failure
- Any other documentation deemed necessary by Us to substantiate the claim

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Rewards - points, miles, cash rewards, or any other type of redeemable Rewards associated with Your Covered Card, provided that all Rewards have been accumulated by You through use of a JPMorgan Chase Bank, N.A. and/or its affiliates sponsored Rewards program

We, Us and Our - Virginia Surety Company, Inc., an Assurant company, the insurance company that provides these benefits for the Covered Card

You and Your - an individual to whom a Covered Card Account has been issued by JPMorgan Chase Bank, N.A. and/or its affiliates

Purchase Protection

This benefit protects an item You purchase against theft, damage, or Involuntary and Accidental Parting within **one hundred twenty (120) days** (ninety (90) days for New York residents) from the date of purchase. You are eligible for this benefit when You charge all or a portion of the cost of the eligible item to Your Covered Card and/or use redeemable Rewards.

What's Covered?

The benefit applies to purchases made both inside and outside the U.S. Eligible items given as gifts can also be covered.

Coverage is limited to the lesser of the following:

- The cost to repair item
- The cost to replace the item with an item of like kind and quality
- The amount charged to the Covered Card and/or redeemable Rewards used (excluding shipping and handling)
- **\$500 per item** and a maximum of **\$50,000 per Account**

Note: Eligible purchases made with redeemable Rewards will be reimbursed in dollars.

If a loss involves a portion of a pair or set, You will only be reimbursed for the item that was stolen, damaged, or part of an Involuntary and Accidental Parting, not the total value of the pair or set. This does not apply to items normally sold as pairs or sets that are not replaceable by purchasing one piece of the pair or set. You may be asked to send the individual item, at Your expense, as part of the claim review process prior to being reimbursed.

If the item is damaged, We will decide whether to reimburse for the cost to have the item repaired or replaced, whichever is less. Maximum coverage limits apply.

Coverage is secondary and in excess of valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies). This means that if You have another insurance policy, this benefit will cover only the amount Your other policies do not. Deductibles You may have to pay under Your other insurance policies are covered. You would not have to file a claim under Your other insurance if the deductible on the other insurance is equal to or greater than the claim amount.

What's Not Covered?

This benefit does not cover the following:

- Living animals and plants
- Antiques or collectible items
- Boats, automobiles, aircraft, 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
- Computer software
- Items purchased for resale, professional, or commercial use
- Items that are lost, or that "mysteriously disappear," meaning they vanished in an unexplained manner, with no evidence of wrongdoing by one person

- Items under the control and care of a common carrier, including the U.S. Postal Service, airplanes, or a delivery service
- Items in Your baggage on a common carrier unless hand carried or under Your supervision or that of a companion You know, including but not limited to, jewelry, and watches
- Loss stemming from abuse, fraud, hostilities (war, invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal); normal wear and tear; flood, earthquake, radioactive contamination; damage from inherent product defects
- Loss from mis-delivery, or voluntarily parting with property
- Medical equipment
- Perishables, consumables, and limited life items, including but not limited to, cosmetics, perfumes, and rechargeable batteries
- Traveler's checks, cash, tickets, credit or debit cards, among other negotiable purchased instruments
- Items used or pre-owned (refurbished items will not be considered used or pre-owned if accompanied by a warranty)

Please Pay Special Attention to These Conditions:

- For damaged items, You may be asked to send the item, at Your expense, as part of the claim review process prior to being reimbursed. Please make sure to keep the damaged item in Your possession.
- You may be required to provide a copy of a police report, fire report, or other incident report made within forty-eight (48) hours of the incident or as soon as reasonably possible.
- If the item was stolen from the delivery location, You are first required to file a claim with the common carrier and/or retailer.

How Do You File a Claim?

Follow these steps to file a claim:

1. Visit **chasecardbenefits.com** or call **1-800-350-1798** within ninety (90) days of the loss or as soon as reasonably possible.
2. We will ask You a few questions and advise You what documentation is needed. The requested documents must be submitted within one hundred twenty (120) days of the loss or as soon as reasonably possible.

Documents You May Need to Provide

When You file a claim, We will provide the details, but generally You should be prepared to send:

- Copy of the itemized sales receipt
- Covered Card Account statement (showing the last four (4) digits of the Account number) demonstrating that the payment for the item was made on Your Covered Card and/or with redeemable Rewards
- Copy of the documentation of any other settlement of the loss (if applicable)
- For damaged items, a repair estimate from an authorized repair facility (with diagnosis, breakdown of cost, and condition of item). If the item is not repairable and is eligible for replacement, You may be required to provide a statement of non-repair from the authorized repair facility

- Copy of a police report, fire report, or other incident report made within forty-eight (48) hours of the incident or as soon as reasonably possible
- Any other documentation deemed necessary by Us to substantiate the claim

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Involuntary and Accidental Parting - the unintended separation from an item of personal property when its location is known, but recovery is impractical to complete

Rewards - points, miles, cash rewards, or any other type of redeemable Rewards associated with Your Covered Card, provided that all Rewards have been accumulated by You through use of a JPMorgan Chase Bank, N.A. and/or its affiliates sponsored Rewards program

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Roadside Assistance

Roadside Assistance is a pay-per-use roadside assistance program which provides You with security and convenience when You need help, whether You need a tow or roadside service. Dependable roadside assistance is available 24 hours a day, 7 days a week in the United States and Canada. Roadside Assistance is provided as a benefit under the Covered Card, there is no membership or pre-enrollment required. Just call 1-800-350-1798.

What is Covered?

For a pre-negotiated, per service fee, the program provides You with:

- Standard towing – up to five (5) miles included.
- Tire change – must have a good, inflated spare located with the vehicle.
- Battery assistance - If your vehicle doesn't start due to the vehicle battery being out of charge, assistance will be provided to jump start the vehicle, tow electric vehicles to the nearest charging station, or tow all other vehicles to the nearest qualified service facility.
- Lockout service – does not include key replacement.
- Fuel delivery – up to five (5) gallons, where permissible, does not include the cost of fuel.
- Standard winching - if Your vehicle is within 100 feet of a paved road or highway standard winching assistance is available.

Note: Any vehicle with wheels is covered under this program as long as it can be classified as 'Light Duty'. 'Light Duty' vehicles are vehicles that weigh ten thousand (10,000) pounds or less. Vehicles weighing more than ten thousand (10,000) pounds are considered 'Medium Duty' or 'Heavy Duty' and are not covered under this program.

How Does It Work?

Call **1-800-350-1798** to access roadside assistance.

- You will be asked Your location and details of the problem with Your vehicle. Assistance will be arranged with a reliable service provider.
- Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set during the call, and an expected estimated time of arrival is provided based on the type of service required and Your disablement location.
- Roadside assistance is not available in areas not regularly traveled, in "off-road" areas not accessible by ordinary towing vehicles, or for over one-ton capacity trailers, campers, or vehicles-in-tow.
- You are responsible for charges incurred by the service provider responding to Your dispatch, even if You are not with Your vehicle (or it's gone) when the service provider arrives.
- If You experience a disablement in a rental vehicle, be sure to call the car rental agency before You call the roadside assistance provider, as many rental agencies have required procedures regarding roadside assistance services.

If You feel You are in an unsafe location, You will be advised to hang up and dial 911. If You are not able to dial 911, the roadside assistance provider will call the non-emergency police number near Your location and remain on the phone with You at Your request until the police arrive.

What Fees Apply?

- The fee for a standard service call is provided when You call for assistance. Service call fees are subject to change at any time; however, callers will be notified of pricing prior to any service dispatch.
- Customers must pay the roadside assistance provider at the time of dispatch for any services more than the benefit limit, such as for mileage over five (5) miles.
- A secondary unit being towed behind is not included but can be accommodated for an additional fee.
- Additional fees may apply for services under certain circumstances

This program may be discontinued at any time without prior notice. Program void where prohibited.

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Roadside Assistance services are sourced by Virginia Surety Company, Inc, an Assurant company, and are performed by a third party provider. This is not an insurance benefit. The roadside assistance providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. JPMorgan Chase Bank, N.A. and/or its affiliates shall not have any responsibility or liability in connection with the rendering of the services.

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Additional Terms

This Guide is not, by itself, a policy or contract of insurance or other contract.

Benefits are purchased and provided complimentary to You by JPMorgan Chase Bank, N.A. and/or its affiliates.

The insurance benefits are provided under a Group Policy of insurance issued by Virginia Surety Company, Inc. ("VSC"), an Assurant company. The Descriptions of Coverage ("DOCs") in this Guide are intended as a summary of benefits provided to You. The DOCs and all the information about these benefits listed in these Additional Terms is governed by the conditions, limitations, and exclusions of the Group Policy.

Privacy Notice:

As the provider of benefits, Virginia Surety Company, Inc. 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:

Virginia Surety Company, Inc.
The Assurant Privacy Office
Post Office Box 979047, Miami, FL 33197-9047

Effective date of benefits:

Effective **10/01/24**, 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 anytime.

Cancellation:

These benefits can be cancelled at any time or non-renewed for You. In the event a benefit is cancelled or non-renewed, You will be notified as required by law. Coverage will still apply for the benefit 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 JPMorgan Chase Bank, N.A. and/or its affiliates. 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 Account has been suspended or cancelled.

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

Illegal Activity, Misrepresentation and Fraud: Benefits shall not be provided 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 would violate United States economic or trade sanctions, the coverage will not be provided.

Dispute Resolution-Arbitration (not applicable to NY Residents):

READ THE FOLLOWING ARBITRATION PROVISION (THIS "ARBITRATION PROVISION") CAREFULLY. IT LIMITS CERTAIN OF YOUR RIGHTS, INCLUDING YOUR RIGHT TO A JURY TRIAL AND TO OBTAIN REDRESS THROUGH COURTS.

Any and all claims, disputes, or controversies of any nature whatsoever (whether in contract, tort or otherwise), including statutory, common law, fraud (whether by misrepresentation or by omission) or other intentional tort, property, or equitable claims) arising out of, relating to, or in connection with (1) this DOC, or (2) the validity, scope, interpretation, or enforceability of this Arbitration Provision or of the entire DOC ("Claim"), shall be resolved by binding arbitration before a single arbitrator. Unless You and VSC mutually agree on an alternative, the arbitration will take place in the county and state where You live. All arbitrations shall be administered by the American Arbitration Association ("AAA") in accordance with its Expedited Procedures of the Commercial Arbitration Rules of the AAA in effect at the time the Claim is filed. The terms of this Arbitration Provision shall control any inconsistency between the AAA's Rules and this Arbitration Provision. You may obtain a copy of the AAA's Rules by calling (800) 778-7879. Upon written request VSC will advance to You either all or part of the fees of the AAA and of the arbitrator after You have been unsuccessful in obtaining a waiver of fees and costs from the AAA. The arbitrator will decide whether You or VSC will be responsible for these fees.

The arbitrator shall apply relevant substantive federal and state law and applicable statutes of limitations and shall provide written, reasoned findings of fact and conclusions of law. This Arbitration Provision is part of a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act, 9 U.S.C. § 1 et seq. **If any portion of this Arbitration Provision is deemed invalid or unenforceable, it shall not invalidate the remaining portions of this Arbitration Provision, except that in no event shall this Arbitration Provision be amended or construed to permit arbitration on behalf of a group or class.** For the purpose of this Arbitration Provision, "VSC" shall be deemed to include Virginia Surety Company, Inc. and all of its affiliates, successors and assigns, their respective principals, partners, officers and directors and all of the dealers, licensees, agents, and employees of any of the foregoing entities. This Arbitration Provision shall inure to the benefit of and be binding on You and each of the aforementioned persons and entities. This Arbitration Provision shall continue in full force and effect subsequent to and notwithstanding the expiration or termination of the Group Policy.

No Class Actions/No Joinder of Parties: You agree that any arbitration proceeding will only consider Your Claims. Claims by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering Your Claims. You also agree that You will not join with others to bring Claims in the same arbitration proceeding.

YOU AND VSC UNDERSTAND AND AGREE THAT BECAUSE OF THIS ARBITRATION PROVISION NEITHER YOU NOR VSC WILL HAVE THE RIGHT TO GO TO COURT EXCEPT AS PROVIDED ABOVE OR TO HAVE A JURY TRIAL OR TO PARTICIPATE AS ANY MEMBER OF A CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM.

Due Diligence: All parties are expected to exercise due diligence to avoid or diminish any theft, loss or damage to the property covered 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 this benefit, the provider is entitled to recover such amounts from other parties or persons. Any party who receives payment under this benefit 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.

Salvage: If an item is not repairable, the administrator may request You send the item to the administrator for salvage at Your 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.

ADDITIONAL TERMS_20240311