Your Visa Card Guide to Benefits

Travel Protection Package

FOR QUESTIONS OR ASSISTANCE 24 HOURS A DAY, 365 DAYS A YEAR, CALL THE TOLL-FREE NUMBER ON THE BACK OF YOUR VISA® CARD, OR 1-800-VISA-911.

For more information about the benefits described in this Guide, call the customer service number on your Visa card statement.

Travel and Emergency Assistance Services

You can enjoy greater peace of mind thanks to a wide range of Visa emergency services which are available 24 hours a day, 365 days a year. Please understand that, due to occasional problems such as distance, location, or time, neither Visa nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.

Who is eligible for Travel and Emergency Assistance Services?

You, your immediate family members, and your business associates may all take advantage of these special emergency services.

How do I get these services?

They're as close as the nearest phone. You simply call the Benefit Administrator at 1-800-VISA-911 any hour of the day or night. If you are outside the United States, call collect at 303-967-1096.

Is there a charge for these services?

No. Visa Travel and Emergency Assistance Services are available to eligible Visa cardholders at no additional charge. Please note: Visa Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

What are the specific services and what do they provide?

Visa Travel and Emergency Assistance Services will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

- **Emergency Message Service** can record and relay emergency messages for travelers, immediate family members, or business associates. NOTE: Visa will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.
- **Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of English-speaking local doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition, keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your Visa or personal account. NOTE: All costs are your responsibility.
- **Legal Referral Assistance** can arrange contact with English-speaking attorneys and U.S. embassies and consulates if you’re detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment through a transfer of funds from your Visa or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. NOTE: All costs are your responsibility.
- **Emergency Transportation Assistance** can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This even includes arranging to bring your business associates home and staying in contact with family members or employers. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. NOTE: All costs are your responsibility.
- **Prescription Assistance and Valuable Document Delivery** can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at your business or elsewhere. NOTE: All costs are your responsibility.
- **Emergency Ticket Replacement** helps you with the carrier’s lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you. NOTE: All costs are your responsibility.
- **Lost Luggage Locator Service** can help you through the common carrier’s claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. The Benefit Administrator can also arrange a cash advance with your Visa issuing bank. However, you are responsible for the cost of any replacement items shipped to you.
- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. NOTE: All costs are your responsibility.
- **Pre-Trip Assistance** can give you information on your destination before you leave—information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.

Additional Provisions for Travel and Emergency Assistance Services: The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. 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.

NOTE: All costs are your responsibility.
Travel Accident Insurance

Principal Sum: $250,000.00

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

This Description of Coverage is provided to all eligible Regions Commercial Card cardholders and replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described herein.

Eligibility and Period of Coverage

As a Regions Commercial Card cardholder, you are covered beginning September 1, 2013 or on the date your credit card is issued, whichever is later.

You and your dependents become covered automatically when the entire Common Carrier fare is charged to your covered Regions Commercial Card account (“Covered Persons”). It is not necessary to notify the financial institution, the Insurance Company or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

Benefits

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

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

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

Loss means actual severance through or above the wrist or ankle joints with regard to hands and feet; entire and irrevocable loss of sight, speech or hearing; actual severance through or above the metacarpophalangeal joints with regard to thumb and index fingers.

The life benefit provides coverage in the event of a Covered Person’s death. If a Covered Person’s body has not been found within one (1) year after the date of the accident, the Company, at its expense, has the right to have you examined as necessary to notify the financial institution, the Insurance Company, Inc. Please read this description carefully. All provisions of the plan are in the policy, issued to the financial institution trust. Any difference between the policy and this description will be settled according to the provisions of the policy.

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

CBSI Enhancement Services
550 Mamaroneck Ave., Suite 309
Harrison, NY 10528

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

State Amendments:

For Illinois Residents Only the following statement is added: If a Covered Person recovers expenses for sickness or injury that occurred due to the negligence of a third party, the Company has the right to first reimbursement for all benefits the Company paid from any and all damages collected from the negligent third party for those same sicknesses and/or injuries, whether or not occurred at least in part as a result of any one accident.

The financial institution of the Covered Person’s death, whether or not the third party admits liability.

Additional Provisions for Travel Accident Insurance:

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

The financial institution or the Company can cancel or choose not to renew the Insurance coverages for all Insureds. This happens if the insurance will not apply to Covered Trips commenced prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. Travel Accident Insurance does not apply if You Regions Commercial Card privileges have been suspended or canceled. However, insurance benefits will still apply to Covered Trips commenced prior to the date that Your account is suspended or canceled provided all other terms and conditions of coverage are met.

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

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

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

FORM #VTAI – 2010 (Stand 04/11)
**Auto Rental Collision Damage Waiver**

**What is this benefit?**
Subject to the terms and conditions provided in this Guide to Benefit, the Visa Auto Rental Collision Damage Waiver benefit (“Auto Rental CDW”) provides reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. Here are answers to some commonly asked questions about the benefit.

**Who is eligible?**
You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Visa card or are authorized by your company to rent an eligible vehicle using your company’s eligible account (“Authorized User”). Only you, the primary renter of the vehicle, and any additional drivers permitted by the auto rental agreement are covered.

**What is covered?**
Subject to the terms and conditions in this Guide to Benefit, the Visa Auto Rental CDW benefit reimburses you for covered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental company as well as reasonable towing charges that occur while you are responsible for the rental vehicle. Only vehicle rental periods which neither exceed nor are intended to exceed thirty-one (31) consecutive days are covered. This benefit is primary and provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. However, if the rental is used for personal reasons then it is covered by supplemental, and applies excess of, any valid and collectible insurance or reimbursement benefits from any source.

Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

The benefit covers:
- Physical damage and/or theft of the covered rental vehicle.
- Valid loss-of-use charges imposed and substantiated by the auto rental company through a fleet utilization log.
- Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility.

**How do I activate this benefit?**
For the benefit to be in effect, you must:
- Initiate and complete the entire rental transaction with your eligible Visa card, and
- Decline the auto rental company’s collision damage waiver (CDW/LDW) option or similar provision.

**Helpful hints:**
- Check the rental vehicle for prior damage before leaving the rental lot.
- Review the vehicle rental agreement carefully to make sure you are declining CDW/LDW, and also, to familiarize yourself with the terms and conditions of the auto rental agreement.

**What do I do if I have an accident or the rental vehicle is stolen?**
Immediately call the Benefit Administrator at 1-800-VISA-911 to report the theft or damage, regardless whether you are outside the United States, call collect at 303-967-1096. The Benefit Administrator will answer any questions you or the auto rental company may have and will then send you a claim form. All incidents must be reported immediately following the theft or damage, but in no event later than forty-five (45) days* following the date of theft or damage. Furthermore, we reserve the right to deny any claim that contains charges that would not have included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any incident. You must make every reasonable effort to protect the rental vehicle from theft or damage.

**What is not covered?**
- Any obligation you assume under any agreement.
- Any violation of the auto rental agreement or this benefit.
- Injury of anyone or anything inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Personal liability.
- Expenses assumed, waived, or paid by the auto rental company or its insurer.
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.
- Expenses reimbursed under your business or personal automobile insurance policy.
- Depreciation of the rental vehicle caused by the incident including, but not limited to “diminished value.”
- 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 terrorism).
- Confiscation by authorities.
- Vehicles that do not meet the definitions of covered vehicles.
- Rental periods that either exceed or are intended to exceed thirty-one (31) consecutive days.
- 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 occurs (for example, leaving the vehicle running and unattended).
- Theft or damage reported more than forty-five (45) days* from the date of the incident.
- Theft or damage for which a claim form has not been received within ninety (90) days* from the date of the incident.
- Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days* from the date of the incident.
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.

What if my auto rental company insists that I purchase the auto rental company’s auto insurance or collision damage waiver?
Call the Benefit Administrator at 1-800-VISA-911 for help. If you are outside the United States, call collect at 303-967-1096.

**When and where do I have this benefit?**
This benefit is available in the United States and most foreign countries. No benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland. Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement, or where prohibited by individual merchants.

Because regulations vary outside the United States, we recommend you check with your auto rental company and the Benefit Administrator before you travel to make sure Visa Auto Rental CDW will apply.

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

**How does this benefit apply?**
Visa Auto Rental CDW benefit is primary coverage. In other words, when your rental is for business purposes, you do not have to claim payment from any source of insurance before receiving coverage under the benefit. However, if the rental is used for personal reasons then it is covered by supplemental, and applies excess of, any valid and collectible insurance or reimbursement benefits from any source. It does not duplicate insurance benefits already paid or purchased through the auto rental company; it will not pay for theft or damage reimbursable by your own insurer, employer, employer’s insurance, or any other valid and collectible reimbursement. Visa Auto Rental CDW will reimburse you for the deductible portion of your personal automobile insurance, valid administrative and loss-of-use charges imposed by the rental car company, as well as reasonable towing charges resulting from covered theft or damage of a rental vehicle while it is your responsibility.

**What types of rental vehicles are not covered?**
Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

(Continued on next page)
Examples of excluded expensive or exotic automobiles are the Aston Martin, Bentley, Brinklin, Daimler, Delorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.

An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.

This benefit is provided for only those vans manufactured and designed to transport a maximum of eight (8) people including the driver and which is used exclusively to transport people.

If you have any questions regarding a specific vehicle, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 303-967-1096.

What do I need from the auto rental company in order to file a Visa Auto Rental CDW claim?

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

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

How do I file a claim?

You, the cardholder, are responsible for reporting your claim to the Benefit Administrator immediately, but in no event more than forty-five (45) days* from the date of theft or damage, or your claim may be denied. Notice to any other party will not suffice. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any theft or damage. Submit the following documentation to the Benefit Administrator:

• The completed and signed Visa Auto Rental CDW Claim Form. Your completed claim form must be postmarked within ninety (90) days* of the date of theft or damage, even if all other required documentation is not yet available, or your claim may be denied.
• A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible Visa card.
• A written confirmation from your employer that the rental was primarily for business purposes.
• If the rental was for personal use, enclose a statement from your insurance carrier showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, a notarized statement of no insurance or reimbursement is required.
• A copy of the declaration page from your primary automobile insurance carrier if the rental was for personal use.

The following documents must be obtained from the auto rental company and provided to the Benefit Administrator:

• A copy of the accident report form.
• A copy of the initial and final auto rental agreement(s).
• A copy of the repair estimate or itemized repair bill.
• Two (2) photographs of the damaged vehicle, if available.
• A police report, if obtainable.
• Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

If you experience difficulty in obtaining all the required documents within ninety (90) days* of the date of theft or damage, just submit the claim form and any documentation you already have available. NOTE: All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage.

Do I have to do anything else?

Usually not. Under normal circumstances, the claim will be finalized within fifteen (15) days after the Visa Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

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

* Not applicable to residents of certain states.

Additional Provisions for Visa Auto Rental CDW: You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from theft or damage. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect, including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each Authorized User and/or cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

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

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Furthermore, no legal action may be brought against us unless all the terms in this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Authorized Users and/or 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 Authorized Users and/or cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit, and if we do, we 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. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 303-967-1096.

FORM #VBCDW01 – 2010 (04/11)

NOTE: In this document, “Visa card” refers to Visa Corporate, Visa Fleet, Visa Meetings, Visa Purchasing, or any combination of these products (Visa Commercial).

When you need emergency service or answers, call the Benefit Administrator, 24 hours a day, 365 days a year.

For calls outside the United States, call collect at 303-967-1096.

1-800-VISA-911
(1-800-847-2911)

© 2006-2010, Visa. All Rights Reserved. Visa.com