



# Discover® Debit Business Card Benefits Guide

## Introduction

These benefits in this Benefit Guide (“Guide”) are provided to Cardholders who have an open and active Discover® Debit Card (“Cardholders”). The words “you,” “your” or “yours” refer to the Cardholder. These benefits are free of charge and enrollment is automatic. Registration is required for card and document Registration Services and Travel Assurance Services. All information in this Guide about these benefits is subject to the terms and conditions of the master policies. Coverage for these benefits is effective February 11, 2014. This Guide replaces all prior Guides, program descriptions, advertising and/or brochures by any party.

## Human Resources Consultant

This benefit provides you with unlimited telephone access to human resources professionals who can provide the small business professional with human resources information and resources on a variety of issues such as: employee recruitment, retention and performance; policies and procedures, regulations and crisis planning. Human Resources Consultant does not include legal advice or review or creation of any legal documents. Human Resources Consultant is intended to be for informational purposes only. You can access this benefit by calling 1-866-546-7411 between the hours of 8:30 AM–7:00 PM, Monday through Friday, Central Time (CT).

## Attorney on Call

This benefit provides you with unlimited telephone access to generic legal information and local attorney referral upon request. You shall receive educational information on a variety of topics such as, without limitation, family law, landlord-tenant, real estate, business law, commercial litigation and immigration. Such information will be in the form of a generic description of laws without a judgment as to applicability to you or advice as to whether you have a legal issue or how to handle any such issue, and shall not constitute the practice of law. In the event you are in need of legal advice, i.e., representation or review of a document, you will be referred to a local network attorney. If a local attorney referral is requested, you shall be entitled to a free thirty (30) minute consultation and thereafter a twenty-five percent (25%) reduction in the attorney’s customary rates. The decision as to whether or not to utilize a referred attorney shall rest solely with you, where you have the sole and independent obligation to decide whether or not to retain such resource. You can access this benefit by calling 1-866-546-7411 between the hours of 8:30 AM–7:00 PM, Monday through Friday, Central Time (CT).

## Program Provisions

The Human Resources Consultant and Attorney on Call benefits are provided by ComPsych Corporation (“ComPsych”), PO Box 8379, Chicago, IL 60680-8379, 1-866-546-7411. The benefits apply to active Discover Debit Business Cardholders. ComPsych reserves the right to disqualify you from utilizing the services for abuse, fraud or any violation of these

terms of use (including any attempt to sell, exchange or transfer access to these benefits). ComPsych's services are intended to provide information solely for your convenience and knowledge. The information provided by ComPsych does not constitute legal advice. It is your responsibility to evaluate the usefulness, accuracy and completeness of any information or resources provided by ComPsych. ComPsych strongly encourages that you seek the advice of professionals, as appropriate, regarding an issue. ComPsych does not control and is not responsible or liable for the quality of services rendered by referral attorneys or other resources nor does ComPsych review or monitor their activities. A referral by ComPsych to an attorney or resource is not a recommendation, approval or representation by ComPsych regarding the standards, quality, competence or adequacy of such attorney or resource or its agents and employees or its facilities. ComPsych is not responsible for any fees charged to you by an attorney or other resource; You shall be solely responsible for payment of any such fees.

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## Identity Theft Defense

### Evidence of Coverage

Refer to Key Terms KT-CC-EOC (9.08) for the definitions of you, your, we, us, our, and words that appear in bold and Final Legal Disclosures CC-FLD (9.08)

#### **A. The kind of coverage you receive:**

We will reimburse you for losses you incur as a result of identity fraud. Coverage is secondary to any other applicable insurance or coverage available to you. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

#### **B. Coverage limitations:**

Coverage is limited to eligible expenses, up to \$2500 per claim, as a result of identity fraud. There is a limit of one (1) claim per twelve (12) month period.

#### **C. Where you're covered:**

Coverage applies only to losses arising out of an identity fraud occurring within any of the fifty (50) United States of America, Canada, the District of Columbia, American Samoa, Puerto Rico, Guam and the U.S. Virgin Islands.

#### **D. What is NOT covered:**

- An act of fraud, deceit, collusion, dishonesty or criminal act by you or any person acting in concert with you, or by any authorized representative of you, whether acting alone or in collusion with you or others.
- Damages or losses arising out of any business pursuits, loss of profits, business interruption, loss of business information or other pecuniary loss.
- Damages or losses arising from the theft or unauthorized or illegal use of your business name, d/b/a/ or any other method of identifying your business activity.
- Any lost wages due to sickness or emotional breakdown.
- Damages or losses of any type for which the financial institution is legally liable.
- Damages or losses of any type resulting from fraudulent charges or withdrawal of cash from a debit or credit card.
- Damages or loss of any type resulting from fraudulent withdrawals from financial accounts.
- Indirect or direct damages or losses of any nature.
- Any incident involving a loss or potential loss not notified to the relevant police authority within ninety-six (96) hours from the date you had knowledge of the loss.
- Any costs due to delay in providing services, or damages resulting from any delay in services.
- Losses that were incurred or commenced prior to this coverage being provided to you.
- Fees or costs associated with the use of any investigative agencies or private investigators.
- Any loss that is not a direct result of identity fraud.

- Theft or damages of traveler's checks, tickets of any kind, negotiable instruments, cash or its equivalent, passports or any documents.
- Authorized charges that you have disputed based on the quality of goods or services.
- Authorized account transactions or trades that you have disputed, or are disputing, based on the execution (or non-execution) of electronic transfers, trades or other verbal or written instructions or directions.

### **E. What to do if you're a victim of identity fraud:**

Note: Identity Fraud Expense Reimbursement is not available to residents of the state of New York.

- Call Affinion Benefits Group 1-877-493-6273 upon discovery of identity fraud to report the incident.
- Contact all major credit bureaus (Experian, Equifax, TransUnion, etc.) immediately after discovery of identity fraud to place a fraud alert on your credit report.
- File a police report in your local jurisdiction.
- File a complaint with the Federal Trade Commission (FTC). You may be requested to file a report with other agencies as necessary.
- Follow all procedures for recovery and reasonable requests for information and assistance at all institutions affected.
- Maintain a copy of all receipts, bills or other records that support your claim for an identity fraud payment. These records shall be kept in such manner that can accurately determine the amount of any loss.
- Take any other reasonable steps available to protect your identity from any further fraudulent use.

### **F. How to file a claim:**

- Contact the Administrator, TWG Innovative Solutions, Inc., 1-866-727-3931 to request a claim form. You must inform us or our designated representative of an identity fraud case no later than thirty (30) days from the date of discovery.
- Submit the following documentation within ninety (90) days after close of your identify fraud case or the claim may not be honored.
  - Completed and signed claim form.
  - Proof that a fraud alert was placed with each major credit bureaus (Experian, Equifax, TransUnion, etc.) immediately after discovery of identity fraud.
  - Copy of a police report from your local jurisdiction.
  - Copy of results of any settlement or denial from credit card companies, banks, creditors, collection agencies, etc. concerning your identity fraud claim.
  - Copy of complaint filed with the Federal Trade Commission (FTC).
  - Copy of all receipts, bills or other records that support your claim for an identity theft reimbursement payment.
  - Any other documentation that may be reasonably requested by us or our designated representative to validate a claim.

## Key Terms:

Throughout this document, You and Your refer to the **cardholder** or **authorized user** of the **covered card**. We, Us, and Our refer to Virginia Surety Company, Inc.

**Administrator** means TWG Innovative Solutions, Inc. You may contact the **administrator** if you have questions regarding this coverage or would like to make a claim. The **administrator** can be reached by phone at 1-866-727-3931.

**Authorized User** means an individual who is authorized to make purchases on the **covered card** by the **cardholder** and is recorded by the Participating Organization on its records as being an **authorized user**.

**Cardholder** means the person who has been issued an account by the Participating Organization for the **covered card**.

**Covered card** means the Discover Debit card.

**Eligible expense(s)** means reasonable and necessary attorney fees or court costs associated in removing any civil suit wrongfully brought against you as a result of identity fraud or any suit brought against you by a creditor or collection agency or other entity for non-payment of goods and/or services as a result of identity fraud, actual U.S. wages lost due to time off relating to efforts in resolving your identity fraud issues, loan applications fees, notarizing affidavits or other similar document cost, long distance telephone cost and postage cost you may have incurred as a direct result of identity fraud.

**Evidence of Coverage (EOC)** means the document describing the terms, conditions, and exclusions. The **EOC**, Key Terms and Final Legal Disclosures are the entire agreement between You and Us. Representations or promises made by anyone that are not contained in the **EOC**, Key Terms or Final Legal Disclosures are not a part of your coverage.

**Identity fraud** means the use of your name, address, Social Security Number (SSN), bank, credit card account number or other identifying information without your knowledge to commit fraud or deception.

**United States Dollars (USD)** means the currency of the United States of America.

KT-CC-EOC (9.08)

## Card and Document Registration Services

### Card Registration

This benefit enables you to protect your debit cards or other credit cards in the event they are lost or stolen. There is no limit to the number of cards you may register. Your coverage begins the moment your completed registration is received and processed. To register by phone, please call customer service at 1-877-493-6273, 24 hours a day, 7 days a week.

## **Lost/Stolen Reporting\***

When a card that has been registered through the Card Registration service has been lost or stolen, simply call the customer service representative right away to ensure that all of your card issuers are notified within 24 hours of the loss. Your card issuers will then be requested to issue replacement cards, and you will automatically receive written confirmation of your Lost/Stolen Notification.

*\*Some financial institutions may require you to call them directly and will not accept notification from third parties, in which case we will contact you so that you can call your financial institution directly.*

## **Document Registration**

This benefit enables you to register your important documents such as drivers' licenses, passports, birth certificates, insurance policies and diplomas. You can register your documents by calling the customer service representative at 1-877-493-6273, 24 hours a day, 7 days a week.

## **Personal Property Registration**

Registering your personal property is another way to protect yourself from loss or theft. This benefit enables you to register certain pieces of personal property including, but not limited to, such items as appliances and automobiles. Just as with your cards and important documents, you can register your property by calling the customer service representative at 1-877-493-6273, 24 hours a day, 7 days a week.

## **Address Change Notification**

Notifying your friends, contacts or magazine subscriptions when your address changes is easy. Call a customer service representative at 1-877-493-6273, 24 hours a day, 7 days a week and update your information. Tell us at least four weeks ahead of time where and when you'll be moving.

*Note: we will only notify all credit card issuers, major magazines and up to five relatives and friends of the change of address.*

## **Obtaining Card and Document Registration Services**

To register your cards, documents or personal property or to change your address or to report a lost card, please call a customer service representative at 1-877-493-6273.

## **IMPORTANT NOTICE:**

**YOUR LIABILITY FOR UNAUTHORIZED USE UNDER FEDERAL LAW:**  
For credit cards: If the Card issuer has notified you of your maximum potential liability, has provided a means for you to notify the card issuer of credit card loss, and if the credit card contains a means of identifying the cardholder or authorized user, then your liability for unauthorized use of your card before the card issuer is notified is no more than \$50.00 on each card. For debit and cash-machine (ATM) cards: Your liability for unauthorized use of your card is no more than \$50.00 if you notify the card issuer of card loss within two business days after you learn of the loss of the card. After that, your liability is up to \$500.00, provided that the card issuer establishes that the unauthorized charges would not have occurred if you had notified the card issuer within the two business day period. In addition, if you do not notify the

card issuer within 60 days after a periodic statement showing unauthorized transfers is sent to you, then you will also be liable for the amount of unauthorized transfers that occurred after the 60-day period and before notice to the card issuer, provided that the card issuer establishes that the unauthorized charges would not have occurred if you had notified the card issuer within the 60-day period. Your card issuer's liability policy may provide for lesser liability amounts than indicated above. Consult your card issuer's terms and conditions for specific details. The policy of many card issuers is not to hold cardholders liable. Nothing set forth in your membership materials alters any rights you may have under federal or state law with respect to unauthorized or erroneous transactions on your card accounts. You are not required to have this service to maintain your credit, debit or ATM cards.

## Travel Assurance Services

### Emergency Cash Advance\*\*

You do not have to worry about getting cash if your Discover Debit Card is lost or stolen. If you are at least 100 miles from home and have available credit on a designated bank credit or debit card, you have access to emergency cash. Just call a customer service representative at 1-877-493-6273, 24 hours a day, 7 days a week, who will talk you through the process and arrange to wire you the emergency cash.

*\*\*Emergency cash is charged as a cash advance to your designated credit card account and is subject to that account's finance rates.*

### Emergency Airline Ticket\*\*\*

A lost or stolen card will not prevent you from booking a plane ticket for business or personal travel if an emergency situation arises. If you are at least 100 miles from home, have available credit on a designated bank credit or debit card and your Discover Debit Card has been lost or stolen, a customer service representative can arrange approval for a prepaid one-way emergency plane ticket home. Just call a customer service representative at 1-877-493-6273, 24 hours a day, 7 days a week, who will take you through the approval process. The airline ticket is charged as a purchase to your credit or debit card account and is subject to that account's finance rates.

*\*\*\*Emergency airline tickets are charged as a purchase to your credit card account and is subject to that account's finance rates.*

### Obtaining Travel Assurance Services

In order to obtain an Emergency Cash Advance or Emergency Airline Ticket, please call a customer service representative at 1-877-493-6273, 24 hours a day, 7 days a week.

## Lowest Purchase Price Guarantee

This benefit reimburses you for the cost difference between the original purchase price of a covered item purchased in full with your eligible Discover Debit Card and the subsequent lower price when your eligible purchases are found at any store for a lower price. Coverage applies when the identical item is found at a lower price, at any store, within 60 days after the original purchase date.

## **Automatic Enrollment of Purchases**

You are automatically enrolled whenever your Discover Debit Card is used for the entire purchase price of a covered Item. No registration of the covered purchase is necessary.

## **Eligible Items for This Benefit**

Most new non-commercial retail products that are purchased in full with an eligible Discover Debit Card are eligible for this benefit.

## **Exclusions**

The Lowest Purchase Price Guarantee program applies only to items purchased in the United States of America, including Alaska and Hawaii.

It does not cover any of the following:

- 1) Services.
- 2) Any used, rebuilt, remanufactured or secondhand items.
- 3) Consumable and perishable items including, but not limited to, food, fuel, oil, household products and cosmetics.
- 4) Jewelry, traveler's checks, tickets of any kind, negotiable instruments and bullion.
- 5) Rare or precious coins or stamps, collectibles, antiques and art objects.
- 6) Motorized vehicles and their parts including, but not limited to, boats, airplanes, automobiles, trucks and motorcycles.
- 7) Floor models, demonstrator models and one-of-a-kind items.
- 8) Live animals and live plants.
- 9) Negotiated sales, one-of-a-kind sales, cash-only sales.
- 10) Close-out/liquidation/going-out-of-business sales, but only as they relate to a business (not a particular item) going out of business.
- 11) Employee discounts.
- 12) Products purchased at Internet auction sites.
- 13) Items advertised or shown as price quotes or bids from an Internet auction site.
- 14) Digital downloads including but not limited to music, movies, books, mobile apps and eCertificates.
- 15) Special discounts offered through a specific retailer membership or rewards program.
- 16) Claims made on purchases made before February 11, 2014.
- 17) Gift Cards.
- 18) Items advertised as buy one, get one free or where the advertised price includes free offers or includes a bonus offer.
- 19) Travel and Travel Related Services.

## **Benefit Level**

There is a per-item limit of \$250 and an annual program payment limit of \$1,000 per account. Coverage is limited to three of an identical item with a limit of one refund per eligible item. Payment is made net of any applicable taxes, storage, shipping, handling and postage charges.

## **Claims Process — Who to Contact:**

Benefit and claim information is available by contacting Claims Administration. The toll-free number, 1-877-493-6273, is available Monday through Friday from 8:00am - 9:00pm (EST).

## Claim Notice Deadline

You must report the claim within 90 days of the original purchase date or the claim may not be honored.

## Claim Submission Deadline

All necessary documentation must be postmarked within 30 days of the request for the claim form. Any additional documentation must be received within 60 days of the request for such information in order for the claim to remain eligible for payment.

## Proving a Loss

Submit the following documentation by the Claim Submission Deadline:

- Completed and signed claim form.
- The Discover card statement showing the entire original purchase price.
- The sales receipt indicating the date, the store, the item and the amount of purchase.
- Either a copy of the dated, printed, lower-price ad, or a statement, signed by the store manager on store stationary, documenting the details of the lower price of the identical item.

## Claim Payment

Reimbursement for eligible claims will be mailed to the Cardmember within 15 days.

Underwriter and Administrator Connexions Loyalty, Claims Administration:  
P.O. Box 6175, Westerville, Ohio 43086.

## Program Provisions

The Card and Document Registration Services, Travel Assurance Services, and Lowest Purchase Price Guarantee benefits are provided by Connexions Loyalty, P.O. Box 6175, Westerville, OH 43086, 1-800-735-1408. The benefits apply to you, your spouse and your dependent children residing in your household. Any or all of the benefits are or may be provided by one or more independent third party service provider(s). Connexions reserves the right to change the terms and conditions of the Service at any time. These benefits do not apply if Discover Debit card privileges have been suspended or cancelled. However, benefits will still apply for items commenced prior to the date that the card account is suspended or cancelled provided all other terms and conditions of coverage are met. These benefits apply only to cardmembers whose cards are issued by U.S. financial institutions.

## Identity Theft Defense

**Final Legal Disclosure:** Virginia Surety Company, Inc. 175 W. Jackson Blvd., Chicago, IL 60604. This Final Legal Disclosure is not, by itself, a policy or contract of insurance or other contract. Benefits are purchased and provided free to you, but non-insurance services may have associated costs which will be your responsibility (for example: legal referrals are free, but the lawyer's fee is your responsibility). ID Theft coverage is provided under a Group Policy of insurance issued by Virginia Surety

Company, Inc. This Final Legal Disclosure is intended as a summary of benefits provided to you. The attached Key Terms and EOC and all the information about the insurance benefits listed in this Final Legal Disclosure are governed by the conditions, limitations and exclusions of the Group Policy.

**Privacy Notice:** As the insurer of the **covered card** coverage described herein, Virginia Surety Company, Inc. (“VSC”) collects personal information about you from the following sources: information the insurer gathers from you, from your request for insurance coverage or other forms you furnish to the insurer such as your name, address, telephone number and information about your transactions with the insurer such as claims made and benefits paid. The insurer may disclose all information it collects, as described above, to companies that perform administrative or other services on our behalf solely in connection with the insurance coverage you have received. The insurer does not disclose any personal information about former insureds to anyone, except as required by law. The insurer restricts access to personal information about you to those employees who need to know that information in order to provide coverage to you. The insurer maintains physical, electronic and procedural safeguards that comply with federal regulations to guard your personal information. Should you have any questions about the insurance procedures or the information contained within your file, please contact the insurer by writing to:

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

**Effective date of benefits:** Effective February 11, 2014, this Final Legal Disclosure replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at any time. Notice will be provided for any changes.

**Cancellation:** The Policyholder can cancel these benefits at any time or choose not to renew the insurance coverage for all **cardholders**. If the Policyholder does cancel these benefits, you will be notified at least sixty (60) days in advance. If the insurance company terminates, cancels or chooses not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any benefits you were eligible for prior to the date of such terminations, cancellation or non-renewal subject to the terms and conditions of coverage.

**Benefits to you:** These benefits apply only to the **cardholder** whose cards are issued by U.S. financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia, American Samoa, Puerto Rico, Guam and the U.S. Virgin Islands. No person or entity other than the cardholder shall have any legal or equitable right, remedy or claim for benefits, insurance proceeds and damages under or

arising out of these programs. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your account is suspended or cancelled, subject to the terms and conditions of coverage.

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

**Misrepresentation and Fraud:** Benefits shall be void if the cardholder has concealed or misrepresented any material facts concerning this coverage.

**Dispute Resolution—Arbitration:** This EOC requires binding arbitration if there is an unresolved dispute between You and VSC concerning this EOC (including the cost of, lack of or actual repair or replacement arising from a loss). Under this Arbitration provision, You give up your right to resolve any dispute arising from this EOC by a judge and/or a jury. You also agree not to participate as a class representative or class member in any class action litigation, any class arbitration or any consolidation of individual arbitrations. In arbitration, a group of three (3) arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing Your and Our positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration and the decision of the arbitrators shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law. To start arbitration, either You or VSC must make a written demand to the other party for arbitration. This demand must be made within one (1) year of the earlier of the date the loss occurred or the dispute arose. You and VSC will each separately select an arbitrator. The two (2) arbitrators will select a third arbitrator called an “umpire.” Each party will each pay the expense of the arbitrator selected by that party. The expense of the umpire will be shared equally by You and VSC. Unless otherwise agreed to by You and VSC, the arbitration will take place in the county and state in which You live. The arbitration shall be governed by the Federal Arbitration Act (9 U.S.C.A. § 1 et. seq.) and not by any state law concerning arbitration. The rules of the American Arbitration Association ([www.adr.org](http://www.adr.org)) will apply to any arbitration under this EOC. The laws of the state of Illinois (without giving effect to its conflict of law principles) govern all matters arising out of or relating to this EOC and all transactions contemplated by this EOC, including, without limitation, the validity, interpretation, construction, performance and enforcement of this EOC.

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

**Other Insurance:** Coverage is secondary to any other applicable insurance or indemnity available to You. 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 document. In no event will this coverage apply as contributing insurance. This Other Insurance clause will take precedence over a similar clause found in other insurance or indemnity language. In no event will these 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. Benefits listed in this Final Legal Disclosure are subject to the conditions, limitations, and exclusions described in each benefit section. **Receipt and/or possession of this Final Legal Disclosure does not guarantee coverage or coverage availability.**

CC-FLD-(9.08)

## Extended Product Warranty

Cardholders are automatically eligible for Extended Product Warranty protection for most purchases. This insurance will double the original U.S. Manufacturer's Warranty up to one additional year on warranties of 36 months or less. Extended Product Warranty is an Extended Warranty insurance policy underwritten by Federal Insurance Company Policy #9906-52-40 (the "Policy"). Keep this coverage description for your records.

### The Plan

As a Cardholder, you are automatically eligible for Extended Warranty insurance.

### Eligibility

This insurance plan is provided to Cardholders automatically when the entire cost of the Covered Purchase is charged to a Card account while the insurance is effective. It is not necessary for you to notify the administrator or Federal Insurance Company (the "Company") when items are purchased.

### The Cost

This insurance plan is provided at no additional cost to eligible Cardholders.

### When Coverage Applies

We will duplicate the time period of the original U.S. Manufacturer Warranty and any Purchased Warranty on an Insured Person's Covered Purchase, up to a maximum of 12 months. If a U.S. Manufacturer Warranty or a Purchased Warranty is made up of multiple components, We will duplicate the time period of each component. If the total time period for the U.S. Manufacturer Warranty and the Purchased Warranty is greater than 36 months there is no coverage under this Policy. In no event will the total time period for all warranties, including this Policy, exceed 48 months.

## Coverage

We will duplicate the terms, conditions and limitations of the U.S. Manufacturer Warranty and any Purchased Warranty on an Insured Person's Covered Purchase up to \$10,000 for repair to defects in material or workmanship in a Covered Purchase; or for replacement of a Covered Purchase if repairs to defects cannot be made. This coverage only applies if the Insured Person charged or debited the entire cost of the Covered Purchase to the Insured Person's Account during the Policy period.

### **We will reimburse the Insured Person for the lesser of:**

- a) The cost of the Covered Purchase indicated on the Insured Person's Account statement; or
- b) The actual cost to repair or replace the Covered Purchase with an item of like kind and quality; or
- c) The Maximum Benefit Amount of \$10,000.

In no event will We be liable beyond the amounts actually paid by the Insured Person.

In no event will We pay more than the Annual Maximum Benefit Amount, of \$50,000, in any 12 month Policy period, regardless of the number of claims made in that 12 month Policy period.

## Definitions

**Account** means an open and active **Credit Card** account or **Debit Card** account by any issuer of Discover card products.

**Cardholder** means an individual who is named on the **Account** card.

**Covered Purchase** means personal property, including gift items, not otherwise excluded that is purchased in full by the **Insured Person** using the **Credit Card** or **Debit Card** of an issuer of the **Policyholder**.

**Insured Person** means a person, qualifying as a **Class** member 1) who elects insurance; or 2) for whom insurance is elected, 3) and on whose behalf premium is paid.

**Manufacturer Warranty** means a written guarantee to fix any defects in material or workmanship in a **Covered Purchase**, made to the **Insured Person** by the maker of the **Covered Purchase**.

**Purchased Warranty** means an optional written guarantee to fix any defects in material or workmanship in a Covered Purchase, bought by the Insured Person at the time of the Covered Purchase.

**We, Us, and Our** means Federal Insurance Company.

## Exclusions

Insurance under this Policy does not apply to Covered Purchases that:

- Are services, including but not limited to the performance or rendering of labor or maintenance, repair or installation of goods or property or professional advice;
- Are shipping, transportation or delivery costs;
- Are boats, automobiles, aircraft or any other motorized vehicles, or motorized vehicle parts subject to high risk, combustible wear and tear or mileage stipulations;
- Are land, buildings, permanently installed items, fixtures or structures;
- Are plants, shrubs, pets, consumables or perishables;
- Are computer software or applications;
- Are purchased for resale;
- Are still covered under the U.S. Manufacturer Warranty or Purchased Warranty;
- Did not originally come with a U.S. Manufacturer Warranty or Purchased Warranty;
- Are used, rebuilt, refurbished or remanufactured.

Insurance under this Policy does not apply to defects in material or workmanship of a Covered Purchase that are:

- Not covered under the terms of either the original U.S. **Manufacturer Warranty or Purchased Warranty**
- Repaired at a repair facility that is not authorized by the original product manufacturer;
- Covered by a product recall;
- The result of a power surge;
- The result of normal wear and tear;
- The result of any hazardous, pathogenic or poisonous, biological, chemical, nuclear or radioactive material, gas, matter or contamination.

## How to File Claim

The Insured Person must send the Administrator written notice of a claim, including Insured Person's name and Policy number, within 45 days after a covered loss occurs. Benefit and claim information is available by calling the Card Benefits Center, 1-877-751-7030, Monday through Friday 8 a.m. to 8 p.m. (EST) and Saturday from 8 a.m. to 12 p.m. (except holidays).

The Insured Person must: a) protect the Covered Purchase from further loss or damage; b) report any loss to the Administrator; c) complete the claim form and return along with legible copies of the original U.S. Manufacturer Warranty, Purchased Warranty, Account statement showing the purchase of the Covered Purchase and original purchase receipt to the Administrator; d) provide a copy of the repair bill or a statement indicating that the item cannot be repaired along with evidence that the Covered Purchase has actually been replaced or repaired; e) cooperate with the Administrator in the investigation, settlement or handling of any claims; f) permit the Administrator to question the Insured Person under oath whenever Our investigation deems it necessary. All statements taken will be signed by the Insured Person; and, g) authorize the Administrator to obtain records, reports or any other documentation requested necessary to Our investigation or to verify the claim.

## **Claim Forms**

When the Administrator is told of a claim, the Administrator will give the Insured Person forms for filing Proof of Loss. If these forms are not given to the Insured Person within 15 days the Insured Person will meet Proof of Loss requirements by giving the Administrator a written description of the covered loss.

## **Claim Proof of Loss**

Complete Proof of Loss must be given to the Administrator within 90 days after a covered loss.

## **Claim Payment**

Reimbursement for covered losses will be paid to the Insured Person within 60 days after the Administrator receives Proof of Loss.

## **Effective Date**

Coverage begins automatically at the latest of the following:

- a) on the date the policy is effective;
- b) at the beginning of the Policy term for which premium has been paid; or
- c) on the date the Insured falls within the classes of persons specified in the Class Schedule.

Coverage ends automatically at the earliest of the following:

- a) on the date the policy is terminated;
- b) on the expiration of the policy term for which premium has been paid;
- c) on the date the Insured no longer falls within the classes of persons specified in the Class Schedule; or
- d) on the expiration date of any applicable period of coverage for an Insured.

As a handy reference guide, please read this document and keep it in a safe place with your other insurance documents. This Summary of Coverage is not a contract of Insurance but is simply an informative statement to eligible Insureds of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy #9906-52-40 on file with DFS Services LLC. If a statement in this Summary of Coverage and any provision in the policy differ, the policy will govern.

Plan Administrator  
The Direct Marketing Group  
13265 Bedford Avenue  
Omaha, NE 68164

Plan Underwritten by  
Federal Insurance Company  
a member of the  
CHUBB GROUP OF INSURANCE COMPANIES  
15 Mountain View Road, P.O. Box 1615  
Warren, New Jersey 07061-1651

## Purchase Protection

Cardholders are eligible for up to \$500 in reimbursement for a recently purchased item that is damaged or stolen. You are automatically eligible if the entire purchase is made with your Discover Debit Card. Purchase Protection is a Buyer Protection insurance policy underwritten by Federal Insurance Company Policy # 9906-52-21 (the "Policy"). Keep this coverage description for your records.

### The Plan

As a Cardholder, you are automatically eligible for Buyer Protection insurance.

### Eligibility

This insurance plan is provided to Cardholders, automatically when the entire cost of the Covered Purchase is charged to a Card account while the insurance is effective. It is not necessary for you to notify the administrator or Federal Insurance Company (the "Company") when items are purchased.

### The Cost

This insurance plan is provided at no additional cost to eligible Cardholders.

### When Coverage Applies

Coverage applies for 90 days immediately following a Covered Purchase.

### Coverage

We will reimburse the Insured Person up to \$500 for Covered Purchases that are damaged or stolen, except if stolen from vehicles. This coverage only applies if the Insured Person charged or debited the entire cost of the Covered Purchase to the Insured Person's Account during the Policy period.

We will reimburse the Insured Person for the lesser of: 1) the cost of the Covered Purchase indicated on the Insured Person's Account statement; or 2) the Benefit Amount of \$500.

In no event will We be liable beyond the amounts actually paid by the Insured Person. In no event will We pay more than the Annual Maximum Benefit Amount of \$50,000 in any 12 month Policy period, regardless of the number of claims made in that 12 month Policy period.

The Benefit Amount is payable on an excess basis over and above any amount due from any other valid or collectible insurance or any other form of reimbursement payable by those responsible for the loss or damage.

### Definitions

**Account** means an open and active **Credit Card** account or **Debit Card** account by any issuer of Discover card products.

**Cardholder** means an individual who is named on the Account card.

**Covered Purchase** means personal property, including gift items, not otherwise excluded that is purchased in full by the Insured Person using the Credit Card or Debit Card of an issuer of the Policyholder. Covered Purchase does not include charges for shipping, handling, transportation and delivery.

**Due Diligence** means the effort that would be made by a reasonable and prudent person to protect the Covered Purchase from theft or damage.

**Fine Art** means paintings, etchings, pictures, tapestries, other bona fide works of art including but not limited to statues, rare books and manuscripts, porcelains, rare glass, and items of historical value or artistic merit.

**Insured Person** means a person, qualifying as a Class member 1) who elects insurance; or 2) for whom insurance is elected, 3) and on whose behalf premium is paid.

**Natural Disaster** means an event, including but not limited to wind storm, rain, snow, sleet, hail, lightning, dust or sand storm, earthquake, tornado, flood, volcanic eruption, wildfire or other similar event that: 1) is due to natural causes; and 2) results in severe damage such that the area in which loss occurs is declared a disaster area by a competent governmental authority having jurisdiction.

**Proof of Loss** means: a) a copy of the Account statement showing the purchase of the Covered Purchase; b) a copy of the initial claim report submitted to the Administrator; c) a copy of the police report; d) proof of submission of the loss to, and the results of any settlement by, the vendor; e) proof of submission of the loss to, and the results of any settlement or denial by, the Insured Person's personal insurance carrier.

**War** means: 1) hostilities following a formal declaration of war by a governmental authority; 2) in the absence of a formal declaration of war by a governmental authority armed, open and continuous hostilities between two countries; or 3) armed, open and continuous hostilities between two factions, each in control of territory, or claiming jurisdiction over the geographic area of hostility.

**We, Us, and Our** means Federal Insurance Company.

## **Exclusions**

Insurance under this Policy does not apply to Covered Purchases of:

- professional advice;
- boats;
- motorized vehicles (including but not limited to airplanes, automobiles, mopeds, motorcycles and other motor vehicles) or their motors, equipment and accessories (including communication devices intended solely for the use in the vehicle);
- land or buildings (including but not limited to homes and dwellings);
- travelers' checks, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent (including gift cards and gift certificates);

- perfumes, plants or animals;
- consumables and perishables;
- antique items or collectibles;
- computer software or programs;
- items purchased for resale;
- items purchased for professional or commercial use with a non-business card;
- medical equipment;
- used, rebuilt, refurbished or remanufactured goods;
- shipping, handling, or transportation charges for the cost of delivery of any Covered Purchase;
- articles in a pair or set; coverage will be limited to no more than the value of any particular part or parts unless the articles are unusable individually and cannot be replaced individually, regardless of any special value the article may have had as part of a set or collection;
- more than one part or parts of a pair or set of jewelry or Fine Art.

This insurance does not apply to loss or damage of a Covered Purchase caused directly or indirectly by:

- Theft of i) personal property from vehicles, ii) personal property when the Insured Person fails to exercise Due Diligence and iii) personal property stolen from public places when the Insured Person fails to exercise Due Diligence; Theft must be reported to the police or an appropriate authority within 36 hours;
- Loss of i) personal property with no evidence of a wrongful act; ii) baggage and/or its contents unless carried by the Insured Person by hand or under the Insured Person's personal supervision or a traveling companion previously known to the Insured Person; iii) property by the United States Postal Service (USPS) or any other delivery service;
- Any fraudulent or illegal activity of the Insured Person;
- Wear and tear or gradual deterioration;
- Moths, vermin, inherent vice;
- Product defects or items covered by a manufacturer's recall;
- Damage sustained due to any process or while actually being worked upon and resulting there from;
- Confiscation by any government, public authority or customs official;
- Natural Disaster;
- Failure of the Insured Person to exercise Due Diligence to avoid or diminish loss or damage;
- Power surge or power loss;
- Any hazardous, pathogenic or poisonous, biological, chemical, nuclear or radioactive material, gas, matter or contamination;
- War.

### **How to File a Claim**

The Insured Person must send the Administrator written notice of a claim, including Insured Person's name and Policy number within 45 days after a covered loss occurs. Benefit and claim information is available from the Card Benefits Center, 1-877-751-7030, Monday through Friday 8 a.m. to 8 p.m. (EST) and Saturday from 8 a.m. to 12 p.m. (except holidays).

The Insured Person must: a) protect the Covered Purchase from further loss or damage; b) report any loss to the appropriate official representatives

such as the police and the Administrator within 45 days from the date of theft or damage; c) complete the claim form and return along with legible copies of the Account statement showing the purchase of the Covered Purchase and original purchase receipt; d) provide a photograph of any damaged Covered Purchase, a copy of the repair bill or a statement indicating that the item cannot be repaired along with evidence that the Covered Purchase has actually been replaced or repaired, if applicable; e) provide a fire or police report, if applicable; f) proof of submission of the loss to, and the results of any settlement by the vendor; g) proof of submission of the loss to, and the results of any settlement or denial by the Insured Person's personal insurance carrier; h) provide documentation of any other personal insurance or a statement that no other insurance exists; i) provide a third party statement regarding circumstances of the theft or damage; j) submit Proof of Loss to the Administrator; l) cooperate with the Administrator in the investigation, settlement or handling of any claims; m) permit the Administrator to question the Insured Person under oath whenever Our investigation deems it necessary. All statements taken will be signed by the Insured Person; and n) authorize the Administrator to obtain records, reports or any other documentation requested necessary to Our investigation or to verify the claim.

### **Claim Forms**

When the Administrator is told of a claim, the Administrator will give the Insured Person forms for filing Proof of Loss. If these forms are not given to the Insured Person within 15 days the Insured Person will meet Proof of Loss requirements by giving the Administrator a written description of the covered loss.

### **Claim Proof of Loss**

Complete Proof of Loss must be given to the Administrator within 90 days after a covered loss.

### **Claim Payment**

Reimbursement for covered losses will be paid to the Insured Person within 60 days after the Administrator receives Proof of Loss.

### **Effective Date**

Coverage begins automatically at the latest of the following:

- a) on the date the policy is effective;
- b) at the beginning of the Policy term for which premium has been paid; or
- c) on the date the Insured falls within the classes of persons specified in the Class Schedule.

Coverage ends automatically at the earliest of the following:

- a) on the date the policy is terminated;
- b) on the expiration of the policy term for which premium has been paid;
- c) on the date the Insured no longer falls within the classes of persons specified in the Class Schedule; or
- d) on the expiration date of any applicable period of coverage for an Insured.

As a handy reference guide, please read this document and keep it in a safe place with your other insurance documents. This Summary of Coverage is not a contract of Insurance but is simply an informative statement to eligible Insureds of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy #9906-52-21 on file with DFS Services LLC. If a statement in this Summary of Coverage and any provision in the policy differ, the policy will govern.

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## Purchase Return Guarantee

Return any qualifying Discover Debit card purchase within 90 days for up to a \$250 refund when the original store will not issue a refund.

### Purchase Return Guarantee Terms and Conditions

#### Overview

Purchase Return Guarantee offers the option to return, for a refund, any qualifying item purchased in full with an eligible Discover Debit card when the original store will not issue a refund. Dissatisfaction over the item must be for a covered reason. Keep this coverage description for your records.

#### Detailed Description

If a Cardmember is dissatisfied with a purchase made with a Discover Debit card (or accrued Cashback Bonus or Miles) for a reason other than improper functioning and the store does not provide a refund, Return Guarantee can provide you a refund. The Cardmember should first seek a refund from the store or online retailer and then contact Claims Administration within 90 days of the original purchase date. Most new, non-commercial, retail products that are purchased in full with an eligible Discover Debit card (and/or accrued Cashback Bonus or Miles) are eligible for this benefit. The item still needs its original packaging and should be in good condition and in working order.

#### Benefit Level

There is a per item limit of \$250 and an annual program payment limit of \$1,000 per account. Payment is made net of any applicable taxes,

storage, shipping, handling and postage charges.

### **Eligible Items for This Benefit**

Most new, non-commercial, retail products that are purchased in full with an eligible Discover Debit card are eligible for this benefit.

### **Who is Covered**

This coverage is provided to Discover Debit cardmembers whenever they use their Discover Debit card (and/or accrued Cashback Bonus or Miles) for the entire purchase price of a covered item. No registration of the covered purchase is necessary.

### **Cost**

This plan is provided at no additional cost to Discover Debit cardmembers.

### **Exclusions**

- 1) The Purchase Return Guarantee program applies only to items purchased in the United States of America, including Alaska and Hawaii. This program does not cover any of the following: Claims made on purchases made before February 11, 2014
- 2) Products used for commercial or business use
- 3) Fraud, abuse, intentional acts, neglect and misapplication of the consumer product
- 4) Items where normal wear and tear or deterioration is evident
- 5) Items that are not in working order
- 6) Items exposed to radioactive contamination
- 7) Motorized vehicles of any kind and their parts and equipment, including but not limited to boats or watercraft, air vehicles, automobiles, trucks and motorcycles
- 8) Travelers checks, cash or its equivalent or any other negotiable instrument
- 9) Tickets of any kind, art objects, rare or precious coins or stamps, bullion, antiques
- 10) Any used, rebuilt, remanufactured or secondhand items
- 11) Products which are customized
- 12) Product defects
- 13) Dwellings and their permanent fixtures (i.e., wallpaper, wall-to-wall carpeting)
- 14) Consumable and perishable items including, but not limited to, food, fuel, oil, household products and cosmetics
- 15) Any item which is attached to, embedded in or otherwise becomes appurtenant to earth or soil
- 16) Services
- 17) Items which are paid for, either partially or completely, with some source of funds other than the sponsoring institution's card
- 18) Live animals and live plants
- 19) Products purchased at Internet auction sites
- 20) Digital downloads including, but not limited to, music, movies, books, mobile apps and eCertificates
- 21) Gift cards
- 22) Travel and travel-related services
- 23) Weapons

## Claims Process

### Who to Contact

If an item does not function properly, please contact the manufacturer. Otherwise, if the Cardmember is unable to obtain a refund from the store within 60 days of purchase, benefit and claim information is available by contacting Claims Administration. The toll-free number, 1-877-493-6273, is available Monday through Friday from 8:00am–9:00pm (EST).

### Claim Notice Deadline

You must report the claim within 90 days of the original purchase date or the claim may not be honored.

### Claim Submission Deadline

All necessary documentation must be postmarked within 30 days of the request for the claim form. Any additional documentation must be received within 60 days of the request for such information in order for the claim to remain eligible for payment.

### Proving Loss

Submit the following documentation by the Claim Submission Deadline:

- Completed and signed claim form.
- The Discover Debit card statement showing the entire original purchase price.
- The sales receipt indicating the date, the store, the item and the amount of purchase.
- Written documentation from the store manager or equivalent on store letterhead documenting the refusal to accept the returned item.
- The item must be returned to Claims Administration before any claim will be paid. You will be responsible for all mailing costs.

### Claim Payment

Reimbursement for eligible claims will be mailed to the Cardmember within 15 days.

### Insurer/Administrator

Underwriter and Administrator  
Connexions Loyalty, Claims Administration  
P.O. Box 6175  
Westerville, Ohio 43086

## Travel Accident Insurance

Discover Debit Cardholders are insured up to \$100,000 against an accidental injury that is the sole cause of loss of life, limb, sight or hearing while traveling on a common carrier. You are automatically eligible if the entire purchase is made with your Card. Travel Accident Insurance is a Worldwide Automatic Travel Accident Insurance policy underwritten by Federal Insurance Company Policy #9906-52-18 (the "Policy"). Keep this coverage description for your records.

## **The Plan**

As a Cardholder, you, your spouse and unmarried dependent children will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to your Card account. If the entire cost of the passenger fare has been charged to your Card account prior to departure for the airport, terminal or station, coverage is also provided for common carrier travel (including taxi, bus, train or airport limousine, including courtesy transportation); immediately, a) preceding your departure, directly to the airport, terminal or station b) while at the airport, terminal or station, and c) immediately following your arrival at the airport, terminal or station of your destination. If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your Card account. Common Carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.

Dependent Child(ren) means the Primary Insured Person's unmarried children from the moment of birth, including natural children, grandchildren, stepchildren or adopted children from the date of Placement for Adoption. The Dependent Child must be: 1) under the age of nineteen (19); or 2) beyond the age of nineteen (19), permanently mentally or physically challenged, and incapable of self support; or 3) under the age of twenty-five (25) and classified as a full-time student at an institute of higher learning.

## **Eligibility**

This travel insurance plan is provided to Cardholders, automatically when the entire cost of the passenger fare(s) are charged to a Card account while the insurance is effective. It is not necessary for you to notify the administrator or Federal Insurance Company (the "Company") when tickets are purchased.

## **The Cost**

This insurance plan is provided at no additional cost to eligible Cardholders.

## **Beneficiary**

The Loss of Life benefit will be paid to the beneficiary designated by the insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured's spouse, b) the Insured's children, c) the Insured's parents, d) the Insured's brothers and sisters, e) the Insured's estate. All other indemnities will be paid to the Insured.

## **The Benefits**

The full Benefit Amount is payable for accidental loss of life, two or more members, sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. "Member" means hand

or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. "Benefit Amount" means the Loss amount applicable at the time the entire cost of the passenger fare is charged to a Discover Card account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple charge cards obligate the Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual insured as the result of any one accident. In the event of multiple accidental deaths per account arising from any one accident, the Company's liability for all such losses will be subject to a maximum limit of insurance equal to two times the Benefit Amount for loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

### **Exclusions**

This insurance does not cover loss resulting from: emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions, or medical or surgical treatment; participation in military action while in active military service; suicide, attempted suicide or intentionally self inflicted injuries; declared or undeclared war.

This insurance also does not apply to an accident resulting from: being in, entering or exiting any aircraft owned, leased or operated by the Policyholder, or operated by an employee of the Policyholder, on the Policyholder's behalf; entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency; fraud; the commission or attempted commission of any illegal act; being intoxicated; being under the influence of any narcotic unless taken on the advice of a physician; participation in professional sporting activity; participation in specialized aviation. This insurance does not apply to any accident when the United States of America has imposed any trade or economic sanctions prohibiting insurance of any accident or when there is any other legal prohibition against providing insurance for any accident.

### **Claim Notice**

Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

### **Claim Forms**

When the Administrator is told of a claim, the Administrator will give the Insured Person forms for filing Proof of Loss. If these forms are not given

to the Insured Person within 15 days the Insured Person will meet Proof of Loss requirements by giving the Administrator a written description of the covered loss. Benefit and claim information is available from the Card Benefits Center, 1-877-493-6273, Monday through Friday 8 a.m. to 8 p.m. (EST) and Saturday from 8 a.m. to 12 p.m. (except holidays).

### **Claim Proof of Loss**

Complete Proof of Loss must be given to the Administrator within 90 days after a covered loss.

### **Claim Payment**

The Company will pay you or your beneficiary the applicable benefit amount within 30 days after complete proof of loss is received and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

### **Effective Date**

Coverage begins automatically at the latest of the following:

- a) on the date the policy is effective;
- b) at the beginning of the Policy term for which premium has been paid; or
- c) on the date the Insured falls within the classes of persons specified in the Class Schedule.

Coverage ends automatically at the earliest of the following:

- a) on the date the policy is terminated;
- b) on the expiration of the policy term for which premium has been paid;
- c) on the date the Insured no longer falls within the classes of persons specified in the Class Schedule; or
- d) on the expiration date of any applicable period of coverage for an Insured.

As a handy reference guide, please read this document and keep it in a safe place with your other insurance documents. This Summary of Coverage is not a contract of Insurance but is simply an informative statement to eligible Insureds of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy #9906-52-18 on file with DFS Services LLC. If a statement in this Summary of Coverage and any provision in the policy differ, the policy will govern.

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## **Account and Billing Information**

Please contact the financial institution that issued your card for any questions or concerns regarding your account, such as account balance, billing inquiries or merchant disputes. You can find this contact information on the back of your Discover Debit Card.

This Guide is intended as a summary of benefits and in case of a conflict between the Guide and master policies or actual offerings, such master policies or actual offerings shall control.



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