



**Christian Community**

**CREDIT UNION®**

Your Money Building  
God's Kingdom

## GUIDE TO BENEFITS World MasterCard



### Effective 2/28/18

Your Guide to Benefits describes the benefits in effect as of 2/28/18. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution. For questions or assistance about your credit card account, please call MasterCard Assistance Center at 800.627.8372.

View these benefits online anytime at  
[www.myCCCU.com/MCBenefits](http://www.myCCCU.com/MCBenefits)

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## Airport Concierge

Enjoy a 15% savings on Airport Meet and Greet services. Arrange for a personal, dedicated Meet and Greet agent to escort you through the airport on departure, arrival or any connecting flights at over 450 destinations worldwide 24 hours a day, 7 days a week, 365 days a year. There are also certain airports where you can be expedited through the security and/or the immigration process. To reserve MasterCard Airport Concierge services visit [www.mastercard.com/airportconcierge](http://www.mastercard.com/airportconcierge) or consult your Travel Advisor.

## Auto Rental Loss Damage Waiver

As an eligible Cardholder you are eligible to receive reimbursement for repair or replacement of the Rented Automobile\*\*\* as a result of Damage or Loss\*\* to the Rented Automobile up to \$50,000. Reimbursement will be on an Actual Cash Value\*\*\*\* basis, for loss for which the Insured is responsible, when the loss occurs Worldwide. This coverage applies provided the entire rental fee for the Rented Automobile has been charged or debited to your Account; and, provided you have rejected, at the time of rental, any waiver of liability for Damage or Loss available from the Rental Agency\*\*\*\*\*.

\*Insured means Cardholders, Cardmembers and Accountholders of the Policyholder. Cardholder means an individual who has been issued an Account card by the Policyholder. Cardmember means any authorized primary or additional card user who has been issued an Account card by the Policyholder. Accountholder means any individual who has an open and active Account with the Policyholder.

\*\*Damage or Loss means direct and accidental loss to a Rented Automobile.

\*\*\*Rented Automobile means a four-wheeled private passenger type motor vehicle or a mini-van manufactured and designed to transport a maximum of seven passengers and used exclusively to carry passengers. A Rented Automobile must be designed for travel on public roads and rented from a licensed rental company. Off-road, antique or limited edition vehicles are excluded, as are trucks, recreational vehicles, campers, pick-up trucks and mini-buses.

\*\*\*\*Actual Cash Value means the cost to repair or replace the Damage or Loss to the Rented Automobile at the time of loss, less depreciation.

\*\*\*\*\*Rental Agency means a commercial automobile rental company licensed under the laws of the applicable jurisdiction.

### Eligibility:

This Damage or Loss reimbursement is provided to you, as an Insured, automatically when the entire rental fee for the Rented Automobile is charged or debited to your eligible card. It is not necessary for you to notify the Insurance Company or Plan Administrator at the time the rental fee is charged or debited to your Account.

### The Cost:

This coverage is provided at no additional cost to eligible Insureds under the master policy issued to PSCU by Federal Insurance Company (the Company).

### Amount of Insurance:

The Company's liability will be for a maximum reimbursement of \$50,000. From the amount of reimbursement due the Insured, the amount of any valid and collectible insurance will be deducted. In no event will the Company be liable beyond the amounts actually paid by the Insured.

### Exclusions:

This Coverage does not apply to loss resulting from the following:

- ▶ Any dishonest, fraudulent or criminal act of the Insured.
- ▶ Forgery by the Insured.
- ▶ Loss due to war or confiscation by authorities.
- ▶ Loss due to nuclear reaction or radioactive contamination.
- ▶ The Insured being intoxicated, as defined by the laws of the jurisdiction where the loss occurred, or under the influence of any narcotic unless prescribed by a physician.
- ▶ Intentional damage to the Rented Automobile by the Insured.
- ▶ Damage which is due and confined to wear and tear, freezing, mechanical or electrical breakdown or failure, unless such damage results from a theft covered by the plan.
- ▶ Damage to tires unless damaged by fire, malicious mischief or vandalism, or stolen or unless the loss is coincident with a covered loss.
- ▶ Use of the Rented Automobile to carry passengers and property for hire.
- ▶ Use of the Rented Automobile in tests, races or contests.
- ▶ Use of the Rented Automobile by a person other than the one authorized to operate the Rented Automobile by the terms of the Rental Agreement.
- ▶ The Rented Automobile being operated or located in any territory prohibited by the terms of the Rental Agreement.
- ▶ Loss of use of the Rented Automobile.

## Cards that Give to Missions & Ministries

Every time you use your Christian Community Credit Union credit card to make a purchase, you generate a donation to missions and ministries. Since the credit card program began in 1994, the Credit Union has donated over \$4.5 million to international and local mission projects, Christian camps, disaster relief, scholarships and more. Visit [myCCCU.com/cards](http://myCCCU.com/cards) for details.

## Checked & Carry-on Baggage Coverage

### The Plan:

As an eligible cardholder you are eligible to receive reimbursement for amounts paid for direct physical loss or damage to Checked and/or Carry-On Baggage\*\* and personal property contained therein up to \$3,000. Reimbursement will be on an Actual Cash Value\*\*\*\* basis at the time of loss. This coverage applies provided the entire cost of the Common Carrier\*\*\* passage fare is charged or debited to your eligible card account.

\*Insured means Cardholders, Cardmembers and Accountholders of the Policyholder. Cardholder means an individual who has been issued an Account card by the Policyholder. Cardmember means any authorized primary or additional card user who has been issued an Account card by the Policyholder. Accountholder means an individual who has an open and active Account with the Policyholder.

\*\*Checked Baggage means suitcases or other containers specifically designated for carrying personal property, for which a claim check has been issued to the \*Insured by a Common Carrier. Carry-On Baggage means suitcases or other containers specifically designated for carrying personal property, which are carried on board a Common Carrier by the Insured.

\*\*\*Common Carrier means any land, water, or air conveyance operated under a license for the transportation of passengers for hire.

\*\*\*\*Actual Cash Value means the cost to replace the lost or damaged personal property at the time of loss, less depreciation.

### Eligibility:

This Common Carrier Baggage reimbursement is provided to you, as an Insured, automatically when the entire cost of the Common Carrier passage fare is charged or debited to your eligible Account. It is not necessary for you to notify the Insurance Company or Plan Administrator at the time the passage fee is charged or debited to your Account.

### The Cost:

This coverage is provided at no additional cost to eligible Insureds under the master policy issued to PSCU by Federal Insurance Company (the Company).

### Amount of Insurance:

The Company's liability will be for a maximum reimbursement of \$3,000 per Insured, of which no more than \$250 will be for all jewelry and fur. Payment will be on an Actual Cash Value basis at the time of loss. Coverage under this plan will be excess over any amount due solely from the Common Carrier.

### Definitions:

- ▶ **Account** means Credit Card accounts or Debit Card accounts.
- ▶ **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 issued by 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: 1) professional advice; 2) boats; 3) motorized vehicles (including but not limited to airplanes, automobiles, mopeds, motorcycles and other motor vehicles) or their motors,

## Checked & Carry-On Baggage Coverage (continued)

equipment and accessories (including communication devices intended solely for the use in the vehicle); 4) land or buildings (including but not limited to homes and dwellings); 5) travelers' checks, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent (including gift cards and gift certificates); 6) perfumes, plants or animals; 7) consumables and perishables; 8) antique items or collectibles; 9) computer software or programs; 10) i) items purchased for resale, ii) items purchased for professional or commercial use with a non-business cards; 11) medical equipment; 12) used, rebuilt, refurbished or remanufactured goods; 13) shipping, handling, or transportation charges for the cost of delivery of any Covered Purchase; 14) 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; 15) 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: 1) 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; 2) 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; 3) Any fraudulent or illegal activity of the Insured Person; 4) Wear and tear or gradual deterioration; 5) Moths, vermin, inherent vice; 6) Product defects or items covered by a manufacturer's recall; 7) Damage sustained due to any process or while actually being worked upon and resulting there from; 8) Confiscation by any government, public authority or customs official; 9) Natural Disaster; 10) Failure of the Insured Person to exercise Due Diligence to avoid or diminish loss or damage; 11) Power surge or power loss; 12) any hazardous, pathogenic or poisonous, biological, chemical, nuclear or radioactive material, gas, matter or contamination; 13) 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. 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 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:** This plan is effective the date you first become an eligible cardholder and will cease on the date the master policy terminates (in which case you will be notified by the Policyholder), or on the date you no longer qualify as an eligible Insured, or on the expiration date of the applicable coverage period for the Insured, whichever occurs first.

The coverage period will not exceed thirty-one (31) consecutive days, or forty-five (45) consecutive days if the Insured is an employee of an organization which has provided an Account card to the Insured for business use.

### Misrepresentation and Fraud:

Coverage of the Insured will be void if, at any time, the Insured has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the interest of the Insured herein, or in case of any fraud or false swearing by the Insured relating thereto.

Coverage for an Insured will be void if, whether before or after a loss, the Policyholder or its subscribing organization(s) has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the interest of the Insured therein, or in case of any fraud or false swearing by the Policyholder or its subscribing organization(s) relating hereto.

## Concierge Services

World MasterCard® offers you the MasterCard Concierge Service. Imagine your own Personal Assistant 24 x 7 x 365, where knowledgeable experts can assist with whatever you need, whenever you need it. This takes "Concierge Service" to the next level with robust, personalized features that will save you time and simplify your day, such as:

- ▶ **Personal Profile** to track preferences for travel, hotels, dining, entertainment, special occasions – and even food allergies.
- ▶ **Local experts** who can provide on-site assistance with everyday household needs – like being there when the new appliance is delivered, because you can't be.
- ▶ **Access** to unique dining and entertainment venues to turn a special occasion into a memorable experience.
- ▶ **Reminder service** for those dates or events that you can't afford to miss.
- ▶ **Pre-trip planning services** providing you with critical information in advance of your trip including: 10-day weather forecast, travel requirements, city-specific news and conditions, safety and security advisory, suggested packing list, pre-arranged confirmations for dining and other services, top must-see attractions, fitness facilities, jogging paths and recreation within close proximity of your hotel, etc.

Let the MasterCard Concierge assist you today, so you can have your day back! Our experts look forward to assisting you at 1-800-MasterCard.

Costs of any goods or services provided by the concierge will be billed to your World MasterCard.

## CURewards

By using your Christian Community Credit Union credit card, you've earned the chance to give yourself the best. Through the CURewards program, we are rewarding valued members of our credit union family with premium merchandise and exciting travel opportunities—just one more great benefit of your credit union membership!

### Earning points is easy

Simply enjoy the privilege and convenience of your Christian Community Credit Union credit card. For every dollar you charge, you earn a point toward a valuable reward. Plus, earn double points for donations to churches and most ministries. You can take home a reward for as few as 3,250 points. Or you can save your points toward a higher level. The more points you earn, the greater your reward.

### Choose from over 500 rewards

From exotic travel destinations to high-end electronics, quality housewares to the latest fitness equipment, there's a reward just for you. To see a full selection and descriptions of the merchandises and travel opportunities, visit [www.CURewards.com](http://www.CURewards.com).

### Claiming your reward

The CURewards program is hassle-free! To redeem your points for merchandise, visit [www.CURewards.com](http://www.CURewards.com). To claim a travel reward, simply call toll-free at **1.800.900.6160**.

## Extended Warranty

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold and Legal Disclosures.

### Key Terms

The following Key Terms apply to the following benefit: Extended Warranty. Throughout this document, You and Your refer to the **cardholder** or **authorized user** of the **covered card**. **We, Us, and Our** refer to New Hampshire Insurance Company, an AIG company.

**Administrator** means Sedgwick Claims Management Services, 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 **1-800-MasterCard**.

**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 World MasterCard card.

**Evidence of Coverage (EOC)** means the document describing the terms, conditions, and exclusions. The **EOC**, Key Terms, and 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 Legal Disclosures are not a part of your coverage.

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

### A. To get coverage:

- ▶ You must purchase the new item entirely with your covered card and/or accumulated points from your covered card for yourself or to give as a gift.
- ▶ The item must have an original manufacturer's (or U.S. store brand) warranty of twenty-four (24) months or less.

## Extended Warranty (continued)

### B. The kind of coverage you receive:

- ▶ Extended Warranty doubles the original manufacturer warranty up to a maximum of twenty-four (24) months on most items you purchase. For products with multiple warranty components, each warranty time period will be extended up to a maximum of twenty-four (24). An example of a product with multiple warranty components includes an appliance with original manufacturer's (or U.S. store brand) warranties that differ for parts, labor, compressor, etc.
- ▶ If you purchase a service contract or an optional extended warranty of twenty-four (24) months or less on your item, we will cover up to an additional twenty-four (24) months after both the original manufacturer's (or U.S. store brand) warranty and the purchased service contract or extended warranty coverage period end. If your service contract or extended warranty exceeds twenty-four (24) months, this coverage does not apply.
- ▶ If you do not have an additional service contract or an optional extended warranty, this Extended Warranty benefit commences the day after your original manufacturer's (or U.S. store brand) warranty expires.

### C. Coverage limitations:

- ▶ The maximum benefit for repair or replacement shall not exceed the actual amount charged on your covered card or \$10,000, whichever is less.
- ▶ If either the original manufacturer's (or U.S. store brand) warranty or the service contract covers more than twenty-four (24) months, this benefit will not apply.
- ▶ We or our administrator will decide if a covered failure will be repaired or replaced, or whether you will be reimbursed up to the amount paid for the item. Items will be replaced with those of like kind and quality. However, we cannot guarantee to match exact color, material, brand, size, or model.

### D. What is NOT covered:

- ▶ Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items; product guarantees (e.g., glass breakage).
- ▶ Floor models that do not come with an original manufacturer warranty.
- ▶ Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Parts, if purchased separately, may be covered.
- ▶ Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- ▶ Plants, shrubs, animals, pets, consumables, and perishables.
- ▶ Professional Services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).
- ▶ Application programs, operating software, and other software.
- ▶ All types of media with stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, film and audio cassettes).
- ▶ Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.
- ▶ Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- ▶ Indirect or direct damages resulting from a covered loss.
- ▶ Mechanical failure arising from product recalls.
- ▶ Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.
- ▶ Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband, illegal activity, or acts.
- ▶ Mechanical failures caused by normal wear and tear or gradual deterioration where no failure has occurred.
- ▶ Items purchased for resale, professional, or commercial use.
- ▶ Mechanical failures caused by lack of maintenance/service.
- ▶ Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.
- ▶ Physical damage to the item.
- ▶ Any exclusion listed in the original manufacturer's warranty.

### E. How to file a claim:

- ▶ Call **1-800-MasterCard** to request a claim form. You must report the claim within sixty (60) days of the failure or the claim may not be honored.
- ▶ Submit the following documentation within one hundred and eighty (180) days from the date of failure or the claim may not be honored:
  - Completed and signed claim form.

## Extended Warranty (continued)

- Receipt showing covered item(s).
  - Statement showing covered item(s).
  - Itemized purchase receipt(s).
  - Original manufacturer's (or U.S. store brand) warranty.
  - Service contract or optional extended warranty, if applicable.
  - Itemized repair estimate from a factory authorized service provider.
- ▶ Any other documentation that may be reasonably requested by us or our administrator to validate a claim.

## MasterCard Global Service

MasterCard Global Service™ provides worldwide, 24-hour assistance with **Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance.**

Call MasterCard Global Service immediately to report your card lost or stolen and to cancel the account. If you need to make purchases or arrange for a cash advance, with your issuer's approval, you can receive a temporary card the next day in the United States, and within two business days almost everywhere else.

Remember, if you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your account.

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call **1-800-307-7309**.

When out-of-country and in need of assistance, you can easily reach a specially trained MasterCard Global Service Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll-free from over 80 countries worldwide.

Some of the key toll-free MasterCard Global Service telephone numbers are:

Australia – 1-800-120-113	Mexico – 001-800-307-7309
Austria – 0800-070-6138	Netherlands – 0800-022-5821
France – 0-800-90-1387	Poland – 0-0800-111-1211
Germany – 0800-819-1040	Portugal – 800-8-11-272
Hungary – 06800-12517	Spain – 900-97-1231
Ireland – 1-800-55-7378	United Kingdom – 0800-96-4767
Italy – 800-870-866	Virgin Islands – 800-307-7309

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our Web site at [www.mastercard.com](http://www.mastercard.com) or call the United States collect at **1-636-722-7111**.

### Account Information and Card Benefits:

When in the United States, contact your card issuer directly for account information and **1-800-MasterCard** for card benefits. When traveling outside the U.S., call MasterCard Global Service to access your card issuer for account information or to access any of your card benefits.

### ATM Locations:

Call **1-877-FINDATM (1-877-346-3286)** to find the location of a nearby ATM in the MasterCard ATM Network accepting MasterCard®, Maestro®, and Cirrus® brands. Also, visit our Web site at [www.mastercard.com](http://www.mastercard.com) to use our ATM locator.

You can get cash at over two million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

## MasterCard ID Theft Protection™

### Program Description:

MasterCard ID Theft Protection provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft.

### Eligibility:

To be eligible for this coverage, you must be a valid World or World Elite cardholder who holds a MasterCard issued by a U.S. financial institution.

### Access:

Simply contact **1-800-MasterCard** if you believe you have been a victim of Identity Theft.

### Services provided:

Services provided are on a 24-hour basis, 365 days a year. They include:

- ▶ Concierge-level Certified Identity Restoration specialist that works autonomously on behalf of the cardholder and relieves the cardholder of the direct involvement of processing necessary documentation, lengthy phone conversations and dispute resolutions.
- ▶ Limited Power of Attorney (LPOA) to represent cardholder during an identity theft event.

## MasterCard ID Theft Protection™ (continued)

- ▶ Multiple Tri-Bureau credit reports pulled at no cost to the cardholder to help ensure a complete resolution of identity event and return of cardholder to pre-victim status.
- ▶ Assistance from a Specialist with cancelling the cardholder's credit/debit card(s), membership cards, affinity cards and more in the event that identity theft has occurred (even if cardholder has not experienced a lost wallet.)
- ▶ Ongoing communication with Specialist about the most current status of the cardholder's fraud investigation until the fraud claim is successfully resolved.
- ▶ Access to a Specialist who disputes with the consumer reporting agencies on behalf of the cardholder to ensure that no fraudulent information negatively affects his consumer report history.
- ▶ Providing the cardholder with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the cardholder to submit the Affidavit to the proper authorities, credit bureaus, and creditors.
- ▶ Notifying all three major credit reporting agencies to obtain a free credit report for the cardholder and placing an alert on the cardholder's record with the agencies.
- ▶ Assisting the cardholder with debit, credit and/or charge card replacement.
- ▶ Assisting the cardholder with membership/affinity card replacement.
- ▶ Educating the cardholder on how Identity Theft can occur and of protective measures to avoid further occurrences.
- ▶ Providing the cardholder with the Identity Theft Resolution Kit.
- ▶ Providing the cardholder with sample letters for use in canceling checks, ATM cards, and other accounts.

### MasterCard ID Theft Alerts™:

MasterCard is offering cardholders cyber security through ID Theft Alerts, CSID's proprietary Internet surveillance technology that proactively detects the illegal trading and selling of personally identifiable information (PII) online.

At any point in time, ID Theft Alerts is tracking thousands of websites and millions of data points, and alerting cardholders whose personal information they find has been compromised online. This information is being gathered in real-time so that Cardholders have the opportunity to react quickly and take the necessary steps to protect themselves. Get started at no cost to you by enrolling at <http://www.mastercard.us/idtheftprotection>.

#### Charges:

There is no charge for these services, they are provided by your Financial Institution.

### Services NOT provided:

- ▶ When it is determined you have committed any dishonest, criminal, malicious or fraudulent act.
- ▶ When your financial institution or card issuer which provides this Service, has investigated the event and deemed you are responsible the charge or event.
- ▶ When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.

### Program provisions for MasterCard ID Theft Protection:

This service applies only to you, the named MasterCard cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program. The provider, CS Identity, relies on the truth of statement made in the Affidavit or declaration from each cardholder. This service is provided to eligible MasterCard cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. MasterCard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible MasterCard cardholders, you will be notified within 30–120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact **1-800-MasterCard**.

## Onefinestay.com Discounts

All World MasterCard cardholders save 10 percent on all **onefinestay.com** bookings. onefinestay provides access to more than 2,500 high-end rental homes in London, Paris, Rome, New York, Los Angeles, and Miami.

A local onefinestay Guest Services team welcomes cardholders at the home and is available 24/7. Each home is stocked with high quality sheets, towels, and toiletries. Cardholders also receive free Wifi and a complimentary iPhone, with free local calls and data, to use during their stay.

To take advantage of the benefit, visit <http://www.onefinestay.com/mastercard>, where you can book directly using **promo code MC10** or by calling MasterCard's concierge. The concierge can help provide information and transfer cardholders to onefinestay for further questions or booking.

## Price Protection

The Legal Disclosure is part of this agreement.

### 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 AIG WarrantyGuard, Inc.

**Administrator** means Sedgwick Claims Management Services, 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 **1-800-MasterCard**.

**Auction (online or live)** means a place or Internet site where items are sold through price bids, price quotes; or where prices fluctuate based on the number of people purchasing, or interested in purchasing a product. (Examples include, but are not limited to, Ebay, Ubid, Yahoo, public or private live auctions, etc.).

**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 World MasterCard card.

**Non-auction internet advertisements** means advertisements posted on the Internet, by a non-Auction Internet merchant with a valid tax identification number. The advertisement must have been posted within one hundred and twenty (120) days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number). The printed version of the Internet advertisement must include the merchant's internet address and customer service telephone number, as well as the item including manufacturer, model number, sale price and date of publication.

**Printed advertisements** means advertisements appearing in a newspaper, magazine, store circular, or catalog which state the authorized dealer or store name, item (including make, model number), and sale price. The advertisement must have been published within one hundred and twenty (120) days after the date you purchased the product and must be for the identical item (advertisement must verify same manufacturer and model number).

### A. To get coverage:

You must purchase the new item entirely with your **covered card** and/or accumulated points from your **covered card** for yourself or to give as a gift.

You must see either a **printed advertisement** or **non-auction Internet advertisement** for the same product (advertisement must verify same manufacturer and model number) for a lower price within one hundred and twenty (120) days from the date of purchase as indicated on your receipt.

### B. The kind of coverage you receive:

▶ Purchases you make entirely with your **covered card** are covered for one hundred and twenty (120) days from the date of purchase as indicated on your receipt for the difference between the price you paid and the lower price advertised.

▶ Items you purchase with your **covered card** and give as gifts also are covered.

▶ This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient including benefits provided by the retailer (including, but not limited to, refunds, exchanges, and store credits). Coverage is limited to only those amounts not covered by any other insurance or coverage, or retailer benefits (including, but not limited to, refunds, exchanges, and store credits).

### C. Coverage limitations:

Coverage is limited to the difference between the actual cost of the item (excluding taxes, storage, shipping, and handling costs) and the advertised lower price, up to \$250 per claim. There is a maximum of four (4) claim(s) per **cardholder** account per twelve (12) month period.

### D. What is NOT covered:

▶ Any item purchased from an Internet site whose primary purpose is not the sale of the item or related items.

▶ Items purchased for resale, rental, professional, or commercial use.

▶ Jewelry, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.

▶ Customized/personalized, one-of-a-kind, or special-order items.

▶ Layaway items; items returned to any store.

▶ Any items purchased from an **auction**.

▶ Items for which the **printed advertisement** or **non-auction Internet advertisement** containing the lower price was published after one hundred and twenty (120) days from the date you purchased the item.

▶ Items advertised or shown as price quotes, bids or final sale amounts from a non-auction Internet site.

▶ Items advertised in or as a result of "limited quantity," "going out-of-business sales," "close out", or as "discontinued".

▶ **Printed advertisements** or **non-auction Internet advertisements** that display pricing lower than your purchased item due to rebates, special offerings, bonuses, free items/giveaways, manufacturer's coupons, or special financing.

## Price Protection (continued)

- ▶ Professional services, including workmanship, installation, professional advice/counseling, and technical support, or help line.
- ▶ Plants, shrubs, animals, pets, consumables, and perishables.
- ▶ Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories.
- ▶ Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, structures, or home improvement.
- ▶ Game animals, pets or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
- ▶ Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare or precious metals, stamps, and coins, currency or its equivalent.
- ▶ Differences in price due to sales tax, storage, shipping, handling, postage, transportation, and delivery.
- ▶ Differences in price due to foreign exchange rates or fluctuation in foreign exchange rates.

### E. How to file a claim:

#### For a Printed Advertisement:

- ▶ Call **1-800-MasterCard** to request a claim form. You must report the claim within sixty (60) days of the incident or the claim may not be honored.
- ▶ Submit the following documentation within one hundred and eighty (180) days of the advertisement's publication:
  - Completed and signed claim form.
  - A copy of the **printed advertisement** that shows the date of the advertisement, retailer name, the product (advertisement must verify same manufacturer and model number), and sale price.
  - Receipt showing the item(s) was purchased.
  - Statement showing item(s) purchased and use of accumulated points.
  - Itemized purchase receipt(s).
- ▶ Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

#### For a Non-Auction Internet Advertisement:

- ▶ Call **1-800-MasterCard** to request a claim form. You must report the claim within sixty (60) days of the incident or the claim may not be honored.
- ▶ Submit the following documentation within one hundred and eighty (180) days of the advertisement's publication:
  - Completed and signed claim form.
  - A copy of the non-auction advertisement that shows the date of the advertisement, website address, retailer name, the product (advertisement must verify same manufacturer and model number), sale price, and, if applicable, shipping, handling, and other charges.
  - Receipt showing the item(s) was purchased.
  - Statement showing item(s) purchased and use of accumulated point.
  - Itemized purchase receipt(s).
- ▶ Any other documentation that may be reasonably requested by us or our **administrator** to validate a claim.

## ShopRunner.com Membership

All World MasterCard cardholders are eligible for a free **ShopRunner.com** membership, including free two-day shipping and free return shipping. ShopRunner is an online shipping service that helps its members save both time and money. ShopRunner members receive unlimited free two-day shipping and free return shipping on purchases at more than 140 online stores, including clothing, shoes, beauty, electronics, home, gifts, and more. Retailers include Neiman Marcus, Lord and Taylor, American Eagle, Tory Burch, Calvin Klein, Kate Spade, 1-800-Flowers.com, and many more.

To take advantage of the benefit, visit <http://www.shoprunner.com/mastercard> to set up an account. Once you open an account, you can shop at the participating merchants and enjoy free two-day shipping and free return shipping on eligible items.

## Worldwide Travel Accident and Baggage Delay Insurance

### The Plan:

As an eligible Cardholder of Christian Community Credit Union, you, your spouse or Domestic Partner and your Dependent Children will be automatically insured up to the benefit amount associated with your card against accidental loss of life, limb, sight, speech or hearing occurring on a Common Carrier Covered Trip while 1) riding as a passenger in, entering or exiting any Common Carrier on which the Insured Person has purchased passage; or 2) riding as a passenger in, entering or exiting any Conveyance licensed to carry the public for hire or any Courtesy Transportation provided without a specific charge and while traveling to or from the airport, terminal or station: a) immediately preceding the departure of the scheduled Common Carrier

## Worldwide Travel Accident and Baggage Delay Insurance (continued)

on which the Insured Person has purchased passage; or b) immediately following the arrival of the scheduled Common Carrier on which the Insured Person was a passenger; or 3) at the airport, terminal or station at the beginning or end of the Common Carrier Covered Trip. If the purchase of the Common Carrier passenger fare is not made prior to the Insured Person's arrival at the airport, terminal or station, coverage will begin at the time the cost of the Common Carrier passenger fare is charged to the Insured Person's Account.

Eligible Cards	Benefit Amount
World MasterCard Card	\$1,000,000

### Eligibility:

This insurance plan is provided to eligible Cardholders of Christian Community Credit Union, automatically when the entire cost of the passenger fare(s) are charged to an eligible Card account while the insurance is effective. It is not necessary for you to notify your financial institution, the administrator or the Company when tickets are purchased.

### The Cost:

This insurance plan is provided at no additional cost to eligible cardholders. Your financial institution pays the full cost of the insurance.

### Beneficiary:

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

### The Benefits:

The full Benefit Amount is payable for accidental loss of life; loss of speech and loss of hearing; loss of speech and one of loss of hand, foot or sight of one eye; loss of hearing and one of loss of hand, foot or sight of one eye; loss of both hands, both feet, loss of sight or any combination thereof that occurs as the result of an accident. 50% of the Principal Sum is payable for accidental loss of hand, foot or sight of one eye (any one of each); loss of speech or loss of hearing. 25% of the Principal Sum is payable for loss of 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 at the time the entire cost of the passenger fare is charged to an eligible Card account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount.

### Account Aggregate Limit of Insurance:

If more than one Insured Person insured under the same Account suffers a loss in the same accident, Federal Insurance Company (the Company) will not pay more than three (3) times the applicable benefit amount (the aggregate limit of insurance). If an accident results in benefit amounts becoming payable, which when totaled, exceed three times the applicable benefit amount, then the aggregate limit of insurance will be divided proportionally among the Insured Persons, based on each applicable benefit amount.

### ADDITIONAL BENEFITS

#### Baggage Delay:

We will reimburse the Insured Person up to the Daily Benefit Amount of \$100 per day, in the event of a Baggage Delay. Baggage Delay means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than four (4) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the Insured Person while on a Common Carrier Covered Trip and at a destination other than the Insured Person's primary residence. The Baggage Delay Daily Benefit Amount will be payable up to three (3) days.

Essential items not covered by Baggage Delay include, but are not limited to:

- contact lenses, eyeglasses or hearing aids;
- artificial teeth, dental bridges or prosthetic devices;
- tickets, documents, money, securities, checks, travelers checks and valuable papers;
- business samples;
- jewelry and watches; or
- cameras, video recorders and other electronic equipment.

The Baggage Delay Benefit Amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the Insured Person.

## Trip Cancellation/Trip Interruption

In the event of the Insured Person's Common Carrier Trip Cancellation or Trip Interruption, We will pay up to the Trip Cancellation/Trip Interruption Benefit Amount of \$1,500. In no event will We pay more than either: 1) the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s); or 2) the Trip Cancellation/Interruption Benefit Amount.

## Trip Cancellation/Trip Interruption (continued)

In the event of the Insured Person's Common Carrier Trip Cancellation or Trip Interruption, We will pay up to the Trip Cancellation/Trip Interruption Benefit Amount of \$1,500. In no event will We pay more than either: 1) the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s); or 2) the Trip Cancellation/Interruption Benefit Amount.

The Insured Person will relinquish to us any unused vouchers, tickets, coupons or travel privileges for which we have reimbursed the Insured Person. The Trip Cancellation or Trip Interruption of the Insured Person must be caused by or result from death, Accidental injury, disease or physical illness of the Insured Person or an Immediate Family Member of the Insured Person; or default of the Common Carrier resulting from Financial Insolvency. The death, Accidental injury, disease or physical illness must be verified by a Physician and must prevent the Insured Person from traveling on a Covered Trip. This benefit does not apply to loss caused by or resulting from: 1) a Pre-Existing Condition; or 2) Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving; or 3) cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy; or 4) the Insured or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol; or 5) the Insured or an Immediate Family Member: a) traveling against the advice of a Physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy.

With respect to Financial Services Common Carrier Trip Cancellation/Trip Interruption, the Disease or Illness Exclusion does not apply.

### Definitions:

- ▶ **Financial Insolvency** means the inability of an entity to provide travel services because it ceases operations either following the filing of a petition for bankruptcy or as the result of a denial of credit or the inability to meet financial obligations.
- ▶ **Traveling Companion** means an individual who has made advanced arrangements with you to travel together for all or part of the covered trip.
- ▶ **Trip Cancellation** means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Common Carrier Covered Trip on or before the departure of the Covered Trip.
- ▶ **Trip Interruption** means the interruption of the Insured Person's Covered Trip either on the way to the point of departure or after departure of the Covered Trip.
- ▶ **Accident or Accidental** means a sudden, unforeseen and unexpected event happening by chance.
- ▶ **Accidental Bodily Injury** means bodily injury which is accidental, the direct cause of a loss, is independent of disease, illness or other cause and occurs while you are insured under this policy, which is in force.
- ▶ **Account** means credit card accounts, debit card accounts, central bill accounts, checking accounts and savings accounts as set forth in the policy.
- ▶ **Accountholder** means the effort that would be made by a reasonable and prudent person to protect the Covered Purchase from theft or damage.
- ▶ **Cardholder** means any individual who is named on the account card issued by the policyholder.
- ▶ **Common Carrier** means any motorized land, water or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract.
- ▶ **Common Carrier Covered Trip** means travel on a common carrier when the full fare for transportation has been charged to your account issued by the policyholder.
- ▶ **Credit Card** means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card or other identification card or device issued to you. You may use the credit card to purchase, hire, rent or lease property or services. Credit Card does not include a debit card.
- ▶ **Debit Card** means a payment medium that takes the form of a card, plate or other identification card or device issued to you as an owner of a deposit account maintained by the issuer. You may use the debit card to purchase, hire, rent or lease property or services. Debit Card does not include credit card.
- ▶ **Dependent Child** means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of 25, or classified as an incapacitated dependent child.
- ▶ **Domestic Partner** means a person designated by the primary insured person who is registered as a domestic partner or legal equivalent under the laws of the governing jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 consecutive months; is not legally married or separated and has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person nor domestic partner can be married to, nor in a civil union with, anyone else.
- ▶ **Immediate Family Member** means the insured person's spouse or domestic partner; children including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces and nephews.
- ▶ **Injury** means bodily injury which is accidental; is the direct source of a loss; is independent of illness, disease or other cause and occurs while you are insured under this policy which is in force.

## Trip Cancellation/Trip Interruption (continued)

- ▶ **Loss** means accidental loss of foot, loss of hand, loss of hearing, loss of life, loss of sight, loss of sight of one eye, loss of speech, loss of thumb and index finger. Loss must occur within one year after the accident.
- ▶ **Loss of Foot** means the complete severance of a foot through or above the ankle joint.
- ▶ **Loss of Hand** means a complete severance, as determined by a physician, of at least 4 fingers at or above the metacarpal phalangeal joint on the same hand or at least 3 fingers and the thumb on the same hand.
- ▶ **Loss of Hearing** means permanent, irrecoverable and total deafness, as determined by a physician, with an auditory threshold of more than 90 decibels in each ear. The deafness cannot be corrected by any aid or device.
- ▶ **Loss of Property** means Baggage Delay.
- ▶ **Loss of Sight** means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a physician.
- ▶ **Loss of Sight of One Eye** means permanent loss of vision of one eye. Remaining vision in that eye must be no better than 20/200 using a corrective aid or device as determined by a physician.
- ▶ **Loss of Speech** means the permanent, irrecoverable and total loss of the capability of speech without the aid of mechanical devices, as determined by a physician.
- ▶ **Loss of Thumb and Index Finger** means complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a physician.
- ▶ **Physician** means a licensed practitioner of the healing arts acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include you, an immediate family member, your employer or business partner or the policyholder.
- ▶ **Policyholder** means PSCU.
- ▶ **Pre-Existing Condition** means illness, disease or Accidental injury of the Insured Person, Traveling Companion, Immediate Family Member of the Insured Person or Immediate Family Member of the Traveling Companion, for which medical advice, diagnosis, care or treatment was recommended or received within the sixty (60) day period immediately prior to the deposit date or booking date of a Common Carrier Covered Trip. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a treatment of illness or disease.
- ▶ **Proof of Loss** means written evidence acceptable to us that an accident, accident bodily injury or loss has occurred.
- ▶ **Specialized Aviation Activity** means use of a properly certified aircraft for flight on a rocket propelled or rocket launched aircraft. Specialized Aviation Activity shall include any flight which requires a special permit or waiver from a governmental authority having jurisdiction over civil aviation, whether or not such permit or waiver is granted.
- ▶ **Spouse** means your husband or wife who is recognized as such by the laws of the jurisdiction in which the primary insured person resides.
- ▶ **We, Us, and Our** means Federal Insurance Company.

### Exclusions:

This insurance does not apply to any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property when: 1) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property; or 2) there is any other legal prohibition against providing insurance for any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property. Additionally, this insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, the Insured Person 1) entering, or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency; 2) the Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment or diagnosis thereof. This exclusion does not apply to the Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria; 3) participating in military action while in active military service with the armed forces of any country or established international authority. However, this exclusion does not apply to the first sixty (60) consecutive days of active military service with the armed forces of any country or established international authority; 4) traveling or flying on any aircraft engaged in Specialized Aviation Activities; 5) suicide, attempted suicide or intentionally self-inflicted injury; or 6) a declared or undeclared War.

## Trip Delay

We will reimburse the Insured Person's Trip Delay during a Common Carrier Covered Trip if the Trip Delay is due to a Covered Loss, mechanical delay, an unpublished and unannounced strike, civil commotion, hijack or Natural Disaster. We will reimburse the Insured Person a maximum of \$300.00 per day, per Insured Person, for a maximum of three (3) days for the cost of food and temporary lodging until travel by the Insured Person becomes possible. The Trip Delay benefit is excess over any other insurance or indemnity (including any reimbursements by the Common Carrier) available to the Insured Person. Coverage is limited to one (1) delay per Insured Person during a Common Carrier Covered Trip. Covered Loss means: 1) Accidental Bodily Injury or Loss of Life or Sickness of either the Insured Person,

## Trip Delay (continued)

Traveling Companion or an Immediate Family Member of the Insured Person or Traveling Companion; or 2) inclement weather, which prevents a reasonable and prudent person from traveling or continuing on a Covered Trip. Trip Delay means delay of the Insured Person's Covered Trip for at least twelve 12 hours.

### 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 Company receives notice of a claim, the Company will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send the Company a written description of the loss.

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 on file with PSCU herein referred to as the Policyholder. If a statement in this Summary of Coverage and any provision in the policy differ, the policy (# 99068515) will govern.

### FOR QUESTIONS REGARDING THE ABOVE BENEFITS, PLEASE CONTACT THE PLAN ADMINISTRATOR:

Direct Marketing Group  
9931 South 136th street  
Suite 100  
Omaha, NE 68138  
800-337-2632

### For claims related matters ONLY, please contact the Claims Administrator:

Broadspire, a Crawford Company  
PO Box 792190  
San Antonio, TX 78279  
Phone# 844-245-2503  
Fax# 855-830-3728

### 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  
Policy # 9906-85-15



**Christian Community**  
**CREDIT UNION®**

Your Money Building  
God's Kingdom

Our mission is to partner with members and ministries to help them become better stewards and achieve their financial goals.

**800.347.CCCU (2228)**  
**info@myCCCU.com**  
**myCCCU.com**

**Corporate Office**  
255 N. Lone Hill Ave.  
San Dimas, CA 91773

**Branch Office**  
101 S. Barranca Ave.  
Covina, CA 91723

**CO-OP Shared Branches**  
5,600+ shared branches nationwide

**CO-OP ATMs**  
29,000+ Free ATMs nationwide



Christian Community Credit Union is privately insured by American Share Insurance up to \$250,000 per account. By members' choice the Credit Union is not federally insured, and if the Credit Union fails, the Federal Government does not guarantee that depositors will get back their money. Accounts with the Credit Union are not insured by any state government.

