

M-117869

DESCRIPTION OF COVERAGE

Extended Warranty Insurance

THE PLAN: As a Christian Community Credit Union Visa Debit Cardholder, you are automatically eligible for Extended Warranty insurance.

ELIGIBILITY: This insurance plan is provided to Christian Community Credit Union Visa Debit Cardholders, automatically when the entire cost of the Covered Purchase is 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 items are purchased.

THE COST: This insurance plan is provided at no cost to Christian Community Credit Union Visa Debit Cardholders. PSCU pays the full cost of the insurance.

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:

- the cost of the Covered Purchase indicated on the Insured Person's Account statement; or
- the actual cost to repair or replace the Covered Purchase with an item of like kind and quality; or
- the Maximum Benefit Amount shown in Section II of the Declarations.

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, shown in Section II of the Declarations, in any 12 month Policy period, regardless of the number of claims made in that 12 month Policy period. Amount.

DEFINITIONS:

Accountholder means any individual who is named on an open and active Account.

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 eligible card.

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.

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, professional or commercial use;
- 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 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 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: Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you. Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meet the eligibility criteria as the Insured Person.

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is a summary of the principal provisions of the insurance while in effect. Complete policy provisions are contained in the Master Policy 9906-86-87 on file with PSCU.

FOR QUESTIONS REGARDING THIS BENEFIT 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

Policy # 9906-86-87

Buyers Protection Insurance

THE PLAN: As a Christian Community Credit Union Visa Debit Cardholder, you are automatically eligible for Buyers Protection insurance

ELIGIBILITY: This insurance plan is provided to Christian Community Credit Union Visa Debit Cardholders, automatically when the entire cost of the Covered Purchase is 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 items are purchased.

THE COST: This insurance plan is provided at no cost to Christian Community Credit Union Visa Debit Cardholders. PSCU pays the full cost of the insurance.

WHEN COVERAGE APPLIES: Coverage applies for 90 days immediately following a Covered Purchase.

COVERAGE: We will reimburse the Insured Person up to \$1,000 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 \$1,000. 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.

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 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 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: 1) professional advice; 2) boats; 3) 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); 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 card; 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 therefrom; 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 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 k) cooperate with the Administrator in the investigation, settlement or handling

Plan Administrator
The Direct Marketing Group, Inc.
9931 South 136th Street
Suite 100
Omaha, NE 68138
1-800-337-2632

of any claims; l) 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 m) 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: Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you. Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meet the eligibility criteria as the Insured Person.

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is a summary of the principal provisions of the insurance while in effect. Complete policy provisions are contained in the Master Policy 9906-86-88 on file with PSCU.

FOR QUESTIONS REGARDING THIS BENEFIT 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

Policy # 9906-86-88



Plan Underwritten By
Federal Insurance Company
a member insurer of the
Chubb Group of Insurance Companies
15 Mountain View Road, P.O. Box 1615
Warren, NJ 07061-1615