

This Guide to Benefits describes the benefits in effect as of 4/1/2017. These benefits services are available to you as a Wells Fargo Propel World American Express Card member. Please read and retain this document for your records.



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Guide to Benefits Wells Fargo Propel World American Express® Card

For questions about your account, balance, or rewards points, please call the customer service number on your Card statement.

General Definitions

Card means a Wells Fargo Propel World American Express Card.

Cardholder means a holder of a Wells Fargo Propel World American Express Card whose name is embossed, printed, or otherwise affixed on a Card, or who has entered into an agreement with Wells Fargo Bank, N.A., for the extension of credit to be used to purchase goods and services from merchants participating in the American Express network.

Active Card means a Card with at least one (1) purchase transaction, other than a balance transfer, but including cash access, within the last 30 days and during the Duration of Coverage period in effect when the assistance services are requested.

Unmarried Dependent Children means children who are primarily dependent upon the Insured for maintenance and support and who are: under the age of 19 and reside with the insured; beyond the age of 19 who are permanently mentally or physically disabled and incapable of self-support; or under the age of 25 and a full-time student at an institute of higher learning.

Domestic Partner means a person designated in writing at time of claim by the Primary Insured Person who is registered as a Domestic Partner or legal equivalent under laws of the governing jurisdiction or who: (1) is at least 18 years of age and competent to enter into a contract; (2) is not related to the Primary Insured Person by blood; (3) has exclusively lived with the Primary Insured Person for at least twelve (12) consecutive months prior to the date of enrollment; (4) is not legally married or separated; and (5) as of the date of enrollment, has with the Primary Insured Person at least two (2) of the following financial arrangements: (a) a joint mortgage or lease; (b) a joint bank account; (c) joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease; or (d) a joint credit card account with a financial institution. Neither the Primary Insured Person nor the Domestic Partner can be married to, or in a civil union with, anyone else.

Premium Concierge

Terms of Service for Premium Concierge Services

This document details the Premium Concierge services provided by the Ten Group available to you as a member of the plan described as follows:

I. General Terms

Eligibility: In order to be eligible for the services and benefits described below, offered by Wells Fargo Bank N.A., through Ten Lifestyle Management ("Ten"), you must be a Cardholder with an Active Card as defined below.

Covered Person means a Cardholder.

Duration of Coverage: The coverage period of the services described herein, rendered by Ten on behalf of Wells Fargo Bank, N.A., runs concurrent with the validity of your Wells Fargo Propel World American Express Card account. If for any reason your Wells Fargo Propel World American Express Card account is terminated or cancelled, your eligibility to receive the services described herein will be immediately canceled.

Access: The services and benefits offered in this program will be arranged by Ten.

The benefits described herein are non-transferable.

Availability of Services: Services are available worldwide and are subject to the limitations set out in the terms and conditions, below. In no event will the services be available in any country or territory which is the subject of governmental or quasi-governmental economic or political sanctions, which may be involved in an international or internal conflict, or where the existing infrastructure is deemed inadequate by the Ten Group to guarantee service.

For 24-hour assistance, call:

Toll Free: 1-855-327-1405

Worldwide Collect: 630-694-9750

II. Premium Concierge Description

The Cardholder is entitled to obtain the following services:

General Assistance

- Car and limousine rentals
- Hotel information and reservations
- Luxury rental information and arrangements such as houseboats, villas, charter planes, etc.

Cultural Information

Premium Concierge provides information on local city events and attractions such as concerts, theater and sporting events overseas. Also provides information on your destination prior to

travel including essential cultural information such as protocol and etiquette.

Restaurant Referrals and Reservations

Access to a broad network of distinctive dining restaurants domestically or while traveling overseas. If you are looking for that special restaurant with a panoramic view for a unique dining experience, the Ten Group can refer you to the proper facility and assist with reservations when available. The Ten Group will assist Cardholders with information on restaurants such as location, type of cuisine, hours of operation, attire required, pricing range, general menu options, etc.

Entertainment Information and Arrangements

Assistance with ticket referrals for opera, ballet, theater, concerts, sporting events, and museums.

If information is not enough, the Ten Group can assist with ticket arrangements and pre-paid dining arrangements.

Business Service Referrals and Arrangements

While the Cardholder is traveling, the Ten Group can help by providing: emergency interpretation or referrals to translators, business equipment rental (computer, cellular phone, etc.), essential cultural information such as protocol and etiquette.

Golf Course Referrals

The Ten Group will provide information and referrals and tee times to golf courses in major cities.

Leisure Activity Information and Assistance

- Tours and Sightseeing
- Recreational sports information
- Referrals to health and fitness clubs

Gift Referrals and Arrangement Services

The Ten Group will provide referrals to and make arrangements for floral designers, balloons and gifts baskets and packages can be arranged as well as unique gift ideas specific to the Cardholder's needs. Referrals and arrangements can be provided both domestically or internationally. All costs for arrangements are borne by the Cardholder.

Hard-to-Find Items

The Ten Group will assist the Cardholder with locating hard-to-find items such as out-of-print books, art objects, and specialty items. The Ten Group can make arrangements for delivery of chosen items to the destination of choice of the Cardholder. All costs for such delivery will be borne by the Cardholder directly.

Location of Retailers/Specialty Stores

The Ten Group will assist Cardholders within the country of issuance or while overseas with referrals to personal shoppers, wedding coordinators, the best markets to visit, gift shopping, organizing an organic butcher, baker, or commissioning jewelers.

Product Research and Comparison

The Ten Group will research products worldwide, prices and availability of items desired by the Cardholder. If the items are found, we can make arrangements for delivery of chosen items to the destination of choice of the Cardholder. All costs for such delivery will be borne by the Cardholder directly.

Specialty In-Home Referrals

While at home or traveling, the Ten Group can provide referrals to a personal chef, party planner or even landscaping services.

Luxury Car and Limousine Rentals

The Ten Group can provide bus and taxi services and train schedules at the Cardholder's request. Personal Assistant can also provide Cardholder's with referrals and assist with arrangements for luxury car rental or limousine arrangements.

Specialty Service Referrals

While the Cardholder is planning a trip or is overseas, the Ten Group can help by providing referrals to babysitters, interpreters, dog walkers and health and fitness facilities.

Access to Professional Travel Agents

Cardholders can call our certified travel agents to help them plan trips and make travel arrangements. Our travel agents have direct access to airline, hotel, and car rental provider databases through our travel reservation systems. Our travel experts will help plan the Cardholder's trip from start to finish as well as make recommendations for your itinerary and help you figure out your best travel options.

III. Cost of the Assistance Services Provided

Most of the assistance services are offered to the Cardholder at no cost. However, the Cardholder will be responsible for all costs and expenses related to the Cardholder's request. All expenses will be debited, in some cases in advance of purchase, to the Cardholder's Card account, irrespective of the success of the search and/or the Cardholder's acceptance of the goods and/or services arranged on the Cardholder's behalf.

Concierge specialists will seek the Cardholder's authorization prior to arranging a service; in some instances written authorization may be required.

When goods or services are purchased on the Cardholder's behalf:

- items will be purchased and/or delivered in accordance with national and international regulations;
- The Cardholder is at all times responsible for customs and excise fees and formalities;
- The Ten Group recommends that they be insured for mailing and shipping and accepts no responsibility for any delay, loss, damage or resulting consequences.

The Ten Group cannot undertake any request we consider to be:

- for re-sale, professional or commercial purposes;
- virtually impossible or unfeasible;
- subject to risk e.g., illegal sources;
- a violation of the privacy of another person;
- a violation of national and international laws;
- unethical and/or immoral;
- price-shopping for discounted items.

The Ten Group reserves the right to decline or stop working on a request at any time and will not be liable for any consequences. If a request is declined, we will alert the Cardholder and endeavor to offer an alternative.

The Ten Group will endeavor at all times to use providers which are professionally recognized and in the Ten Group's experience reliable; in instances where a requested service can only be provided by a provider which does not meet this criteria, the Ten Group will inform the Cardholder of the potential risks. Should the Cardholder nevertheless wish to utilize the services of such a provider, the Ten Group accepts no liability whatsoever for the risks undertaken, consequences arising thereof or the resolution of any dispute with the service provided.

The Ten Group accepts no liability arising from any provider that does not fulfill its obligations to the Cardholder.

Terms of Service for Premium Emergency Assistance

This document details the Premium Emergency Assistance services provided by AXA Assistance USA ("AXA") and for which you may be eligible as described herein.

I. General Terms

Eligibility: In order to be eligible for the services and benefits described below, offered by Wells Fargo Bank, N.A., through AXA, you must be a Cardholder with an Active Card as defined below.

Covered Person means a Cardholder; or such Cardholder's spouse (or partner) living at the same address as the Cardholder, while traveling with the Cardholder.

Duration of Coverage: The coverage period of the services described herein, rendered by AXA on behalf of Wells Fargo Bank, N.A. runs concurrent with the validity of your Wells Fargo Propel World American Express Card account. If for any reason your Wells Fargo Propel World American Express Card account is terminated or cancelled, your eligibility to receive the services described herein will be immediately canceled.

Access: The services and benefits offered in this program will be arranged by AXA.

The benefits described herein are non-transferable.

Availability of Services: Services are available worldwide and are subject to the limitations set out in the terms and conditions, below. In no event will the services be available in any country or territory which is the subject of governmental or quasi-governmental economic or political sanctions, which may be involved in an international or internal conflict, or where the existing infrastructure is deemed inadequate by AXA to guarantee service.

For 24-hour emergency assistance, call:

Toll Free: 1-855-327-1403

Worldwide Collect: 630-694-9750

II. Content of the Assistance Services

There are four components of the Premium Emergency Assistance program:

1. Medical Emergency Assistance
2. Legal Emergency Assistance
3. Personal Assistance
4. Travel-Oriented Assistance

Medical Emergency Assistance

The Covered Person is entitled to obtain:

- Referrals to Medical Services:
 - Physicians, hospitals, clinics, ambulances, private duty nurses, dentists, dental clinics, services for the disabled, opticians, ophthalmologists, pharmacies, suppliers of contact lenses, and medical aid equipment.
- Dispatch of a doctor on the spot:
 - If the Covered Person's condition or the circumstances require it; (the cost of health treatment and any doctor's fees shall be borne by the Cardholder).
- Hospital Admission:
 - Organization of hospital admission and, if requested, the guarantee of medical expenses (to be charged to Cardholder's account and subject to authorization by Wells Fargo Bank, N.A.).
- Dispatch of necessary medicines which cannot be found locally:
 - The cost of the medicine shall be borne by the Cardholder. The cost of shipment shall be borne by AXA Assistance.
- Replacement of broken, lost or stolen glasses or contact lenses:
 - The cost of the actual lenses or glasses shall be borne by the Cardholder. The cost of shipment shall be borne by AXA Assistance.
- Transfer of lost or forgotten prescriptions
 - When possible by law, AXA Assistance shall endeavour to facilitate the transfer of a prescription from a Cardholder's home pharmacy to a local pharmacy. The cost of the medication and any prescription charges shall be borne by the Cardholder.

- Medical transportation/Medical Evacuation: \$100,000 Abroad
 - Transportation of the Covered Person to a better-equipped or more specialized hospital.
 - Transportation of the Covered Person to the closest hospital to home if he/she is outside his/her country of residence.
 - Transportation of the Covered Person to his/her place of residence, provided that his/her condition allows him/her to leave the hospital. (\$100,000 evacuation/repatriation coverage ONLY while travelling 100 miles away from primary residence).

Legal Assistance

- Lawyer Referrals
- Legal Assistance, up to a maximum \$1,000 U.S. dollars
- Advance payment for bail bond, up to a maximum of \$10,000 U.S. dollars
 - If the Covered Person is jailed (or threatened to be) following a road traffic accident, AXA Assistance shall advance the bail bond (to be charged to Cardholder's account and subject to authorization by Wells Fargo Bank, N.A.).

Personal Assistance

- Information for preparing a journey: No limitations
- Information on visas, passports: No limitations
- Information on inoculation requirements for foreign travel: No limitations
- Information on customs and duty regulations: No limitations
- Information on foreign exchange rates and value added taxes: No limitations
- Referrals to American Express Travel Service Offices World-wide: No limitations
- Referrals to Embassies or Consulates: Abroad
- Referrals to Interpreters: Abroad
- Dispatch of an Interpreter: Abroad
 - In case of imprisonment, hospitalization or circumstances that demand the services of an interpreter, AXA Assistance shall make the necessary arrangements to provide the Cardholder with an interpreter. (To be charged to the Cardholder's account and subject to authorization by the Wells Fargo Bank, N.A.).
- Assistance for return trip, up to a maximum of \$1,000 U.S. dollars
 - In case of loss or theft of the Covered Person's Card or identity papers necessary to return home, AXA Assistance shall provide assistance in replacing them. In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket shall be provided. (To be charged to Cardholder's account and subject to authorization by the Wells Fargo Bank, N.A.).

Travel-Oriented Emergency Assistance

- Cash advances, up to a maximum of \$1,000 U.S. dollars
 - In the event of lost or stolen cash, Travellers Cheques, credit and charge cards or in the event that there are no TSOs or ATMs available at the Cardholder's location, AXA Assistance shall advance cash to the Cardholder (to be charged to Cardholder's account and subject to authorization by Wells Fargo Bank, N.A.).
- Urgent message relay: No limitations
 - Transmission of urgent messages from the Covered Person to relatives, business associates, friends residing in his/her country of residence and vice versa.
- Luggage assistance: No limitations
- AXA Assistance shall provide assistance in locating lost luggage and shall provide to the Cardholder regular updates on the location status.
- Repatriation of the body in the event of the death of the Covered Person: Abroad
 - Repatriation of the body to the place of burial in his/her country of residence. Coffin provided (transportation of coffin subject to regulations within international laws).
- Repatriation home of the other Covered Persons: Abroad
 - In case of the repatriation of one of the Covered Persons, the simultaneous repatriation of the other Covered Persons travelling with him/her to their place of residence will be provided, on the condition that they cannot return home by the means of transportation initially planned.
- Visit of a close relative in case of hospitalization over 7 days: Abroad
 - Return ticket provided to 1 close relative if the Covered Person is hospitalized for more than 7 days. (Close relative: Covered Person's father, mother, parents-in-law, spouse or partner, child, brother or sister and living in the Covered Person's country of residence.)
- Escort for children under 15: Abroad
 - If the person accompanying the Covered Person's children under 15 years of age is unable (due to illness or injury) to take care of them, a return ticket shall be provided to a person*, appointed by the Covered Person, to repatriate the children. If the appointed person is not available, AXA Assistance shall send an escort to repatriate the children. (* living in the Covered Person's country of residence)
- Unanticipated return home: Abroad
 - In case of hospitalization of a close relative exceeding 10 days or the death of a close relative or in case of serious damage to the Cardholder's home, a return ticket home shall be provided.

Category of Transportation Ticket Provided in Case of Assistance

- Economy class air ticket or 1st class rail ticket. (AXA decides which means of transportation will be provided.)

Cost of the Assistance Services Provided

Most of the assistance services are offered to Cardholders at no cost. However, according to circumstances and depending on the nature of the requested service, AXA Assistance may have to make cash advances against the Cardholder's account, subject to the Cardholder's approval. In this case, the advanced payment and associated delivery fees are reimbursed to AXA Assistance USA through the debit of the Cardholder's Card account, subject to prior approval by Wells Fargo Bank, N.A.

Terms & Conditions for Roadside Assistance Tier 1

This document details the assistance services provided by AXA Assistance USA ("AXA Assistance") and for which you may be eligible as described herein.

Eligibility: In order to be eligible for the services and benefits described below, offered by AXA Assistance through Wells Fargo Bank, N.A. you must be a Covered Person as defined below.

Duration of Coverage: The coverage period of the services described herein, rendered by AXA Assistance on behalf of Wells Fargo Bank, N.A., and runs concurrent with the validity of your Wells Fargo Propel American Express® Card account. If for any reason your Wells Fargo Propel World American Express® Card account is terminated or canceled, your eligibility to receive the services described herein will be immediately canceled.

Access: The services and benefits offered in this program will be arranged by AXA. The benefits described herein are non-transferable.

Availability of Services: AXA Assistance's services are available worldwide, with the exception of those countries and territories which are the subject of governmental or quasi-governmental economic or political sanctions, which may be involved in an international or internal conflict, or where the existing infrastructure is deemed inadequate by AXA Assistance to guarantee service.

24-Hour Toll-Free Access Worldwide: To facilitate obtaining the services, AXA Assistance will offer multi-lingual telephonic and facsimile access, where available 24 hours a day, 365 days a year. The access will be available for Wells Fargo Bank, N.A. and its eligible Cardholders.

For 24 hour emergency assistance call:

Toll Free number: 1-855-327-1403

Collect number: 630-694-9750

Covered Person means a Cardholder; or such Cardholder's spouse living at the same address as the Cardholder.

Cardholder means a person who has entered into an agreement with Wells Fargo Bank, N.A. establishing an account which entitles such person to make purchases at merchants

using a card or other payment method or device issued by Wells Fargo Bank, N.A. in the United States under license from American Express.

Content of the Assistance Services

24-Hour Roadside Assistance Services include:

Towing, Emergency Roadside Repairs

If the Vehicle is immobilized due to:

1. An accident or;
2. A breakdown

Then AXA Assistance will activate mechanics and/or towing contractors to the place of incidences for roadside repairs or will recover the Vehicle to the nearest authorized AXA Assistance repairer or a safe storage place. All costs relating to this service shall be borne directly by the Cardholder. Any advanced payments and associated delivery fees shall be reimbursed to AXA Assistance through the debit of the Cardholder's Wells Fargo Propel World American Express® Card.

Geographical Territory means United States, Canada and Puerto Rico.

Vehicle means an automobile, motorcycle or "RV" owned by or under the control of the Cardholder.

Repatriation of Vehicle

While driving outside the United States but within the Geographical Territory, if the Vehicle, following an accident or breakdown, is immobilized, and the Cardholder decides to have the Vehicle repatriated to the Cardholder country of residence, the Cardholder shall contact AXA Assistance who will then arrange for the Vehicle to be repatriated back to the residence of the Cardholder. All costs relating to this service shall be borne directly by the Cardholder. The advanced payment and associated delivery fees are reimbursed to AXA Assistance through the debit of the Cardholder's Wells Fargo Propel World American Express® Card.

Hotel Accommodation Assistance

If the Vehicle, following accident or breakdown, is immobilized and the circumstances require the Cardholder to stay until completion of emergency repairs, the Cardholder may contact AXA Assistance to arrange for hotel accommodation. All costs relating to this benefit will solely be borne by the Cardholder. The advanced payment and associated delivery fees shall be reimbursed to AXA Assistance through the debit of the Cardholder's Wells Fargo Propel World American Express® Card.

Alternative Transport Assistance

If the Vehicle is verified immobilized by an authorized mechanic due to an accident or breakdown, AXA Assistance can arrange for an appropriate mode of transport for the Cardholder to complete his/her journey to the planned destination. Alternatively, AXA Assistance can also arrange for an appropriate

mode of transport for the Cardholder to return to their residence upon an accident or a breakdown. All costs relating to this benefit will solely be borne by the Cardholder. The advanced payment and associated delivery fees are reimbursed to AXA Assistance through the debit of the Cardholder's Wells Fargo Propel World American Express® Card.

Cost of the Assistance Provided

Most of the assistance services (ex. dispatch of towing/repair service or arrangement for alternate forms of transportation) are offered to Cardholder at no cost. All service costs incurred for the actual towing and repairs or other service costs (ex. hotel accommodations) are the responsibility of the Cardholder. Additionally, according to circumstances and depending on the nature of the requested service, AXA may have to provide cash advances against the Cardholder's account, subject to the Cardholder's approval. In this case, the advanced payment, and associated delivery fees are reimbursed to AXA through the debit of the Cardholder's Wells Fargo Propel World American Express® Card, subject to prior approval by Wells Fargo Bank, N.A. In the event approval for the charge is not granted by Wells Fargo Bank, N.A. the payment coverage/monetary advance will not be provided.

Worldwide Car Rental Loss & Damage Insurance:

Provides coverage against damage to or loss of a rental vehicle. Coverage applies when the entire rental fee is charged to your Card.

Benefit Information:

Toll Free: 1-855-327-1403

Worldwide Collect: 630-694-9750

Claims: 1-855-830-3727

Fax: 1-855-830-3728

Available: 8:00 a.m. – 8:00 p.m. EST Monday – Friday

8:00 a.m. – 12 noon EST Saturday

At all other times, including holidays, a telephone call-in service is provided.

Worldwide Car Rental Loss & Damage Insurance

Certain limitations and exclusions apply.

Automatic Loss or Damage Reimbursement

Summary of Coverage

Definitions You Should Know:

Insured: Insured means a Cardholder who charges the entire cost of a Rented Automobile using his/her Card.

Cardholder: Cardholder means a holder of a Wells Fargo Propel World American Express® Card (BIN 370277) whose name is

embossed, printed or otherwise affixed on a Card, or who has entered into an agreement with Wells Fargo Bank, N.A. for the extension of credit to be used to purchase goods and services from merchants participating on the American Express network.

Card: Card means a payment card or other payment device or method linked to or representing a credit or charge account issued by Wells Fargo Bank, N.A. in the United States under license from American Express, which can be used to purchase goods or services from merchants participating on the American Express network.

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 Agency. Off-road, antique or limited-edition vehicles are excluded, as are trucks, recreational vehicles, campers, pickup trucks and minibuses.

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

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

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

The Plan: As an eligible Insured, you may receive reimbursement for repair or replacement of the Rented Automobile as a result of Damage or Loss to the Rented Automobile anywhere in the world. Reimbursement will be on an Actual Cash Value basis, for loss for which the Insured is responsible. This coverage applies provided the entire rental fee for the Rented Automobile, less redeemable certificates, vouchers, coupons, or points has been charged to your Card.

Eligibility: This Damage or Loss protection is provided to you, as an eligible Insured, automatically when, and only when, the entire rental fee for the Rented Automobile is charged to your Card, provided however, you reject, at the time of rental, any coverage against Damage or Loss available from the Licensed Rental Agency. It is not necessary for you to notify Wells Fargo Bank, N.A., the administrator or the Federal Insurance Company (the "Company") at the time the rental fee is charged to your Card.

The Cost: This coverage is provided at no additional cost to eligible Insureds under the Master Policy #99073174 issued to American Express Travel Related Services Company, Inc., by Federal Insurance Company (the "Company").

Length of Coverage: The coverage period will not exceed thirty-one (31) consecutive days.

Amount of Insurance: The Company's liability will be for a maximum reimbursement of \$50,000 per rental. 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: Coverage does not apply to loss resulting from the following:

- Any dishonest, fraudulent, or criminal act of the Insured.
- Forgery by the Insured.
- Loss or Damage due to war or confiscation by authorities.
- Loss or Damage 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.
- Loss or 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.
- Loss or Damage to tires unless damaged by fire, malicious mischief or vandalism, or stolen, or unless the Loss or Damage be 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.

Vehicles NOT covered.

- Trucks, recreational vehicles, campers, pickup trucks and mini-buses.
- Limited-edition motor vehicles which are defined as high-value, exotic, high-performance or collector-type vehicles.
- High-value motor vehicles which are defined as motor vehicles whose replacement value exceeds \$50,000.
- Antique motor vehicles which are defined as any vehicle over 25 years old, or any vehicle which has not been manufactured for 10 years or more.

Effective Date. This plan is effective on the date you qualify as an eligible Insured and will cease on the date the Master Policy #99073174 terminates (in which case you will be notified by Wells Fargo Bank, N.A., or on the date you no longer qualify as an eligible Insured (i.e, on the date your Card account terminates

or ceases to be in good standing), or on the expiration date of the applicable coverage period for the Insured, whichever occurs first.

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.

Claim Procedure. The Insured must send the Company written notice of a claim, including the Insured's name and policy number, within 45 days after Damage or Loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. In addition, the Insured must send the following information to the Company or its authorized representative:

- A copy of the Card account statement showing the charge for the Rented Automobile.
- A copy of the automobile rental agreement.
- A copy of the police report pertaining to Damage or Loss.
- A copy of the initial claim report submitted to the automobile Rental Agency.
- A copy of the paid claim presented by the automobile Rental Agency for the Damage or Loss for which the Insured is responsible.
- Proof of submission of the Loss to and the results of any settlement or denial by the applicable insurance carrier(s).
- If no other insurance is applicable, a notarized statement from the Insured to that effect.

To File a Claim. To obtain a claim form contact the Claim Administrator, Broadspire, a Crawford company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Broadspire, a Crawford company, P.O. Box 792190, San Antonio, TX 78279, phone number 1-855-830-3727; Fax Number 1-855-830-3728.

For Insureds Who are New York State Residents. To the extent that this plan provides insurance against damage to a rented motor vehicle, the following additional terms and conditions apply: (1) The period of insurance coverage will not exceed thirty-one (31) consecutive days; (2) The insurance provided by this plan will be Excess Coverage over any other valid and collectible insurance covering the rented motor vehicle. However, the insurance provided under this plan may be primary if specifically provided for under the terms of this plan and if the following criteria are met: (a) The motor vehicle is rented for use outside the United States, its territories and possessions; and (b) The motor vehicle is rented without a driver. All other terms and conditions which do not conflict with this paragraph continue to apply.

Coverage is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. 15 Mountain View Road, PO Box 1615, Warren, NJ 07061-1615.

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 Master Policy #99073174, Loss or Damage Waiver on file with American Express Travel Related Services Company, Inc., and available from Wells Fargo Bank, N.A. The benefits of the Policy providing your coverage are governed primarily by the law of a state other than Florida. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this Summary of Coverage and any provision in the Policy differ, the Policy will govern.

Cellular Telephone Protection

Cellular Telephone Protection can reimburse the eligible Wells Fargo Consumer credit card cardholder for damage to or theft of a cellular wireless telephone. Eligible Cellular Wireless Telephones are limited to the primary line and up to the first three additional lines as listed on your provider's monthly statement. Cellular Telephone Protection is subject to a \$25 deductible per claim and a maximum of 2 claims per 12 month period. The maximum benefit limit is \$600 per occurrence and \$1,200 per 12 month period. You will receive no more than the value of the original phone or a replacement phone with similar features and functionality, less a \$25 deductible. **This benefit does not cover cellular telephones that are lost.** This protection is only available when cell phone bills are paid from your Wells Fargo Consumer Credit Card. The coverage does not apply if the cell phone bill is paid from a Wells Fargo Debit Card, Wells Fargo Business Credit Card, or from the card that is linked to a Line of Credit. Coverage does not apply to cell phones that are rented, borrowed, or received as part of a prepaid plan. Electronic failure or issues related to the software of the device are not covered. Cellular telephone protection coverage begins the first day of the calendar month following your first cellular telephone billing on your Wells Fargo Consumer Credit Card, and remains in effect when you continue to charge your total monthly cellular telephone bill to your Wells Fargo Consumer Credit Card. This protection may not be equivalent to or better than other applicable coverage you may have presently or in the future, such as your homeowner's or automobile insurance policies, or through a plan provided through the seller of the telephone. For complete coverage benefits and exclusions regarding this protection call 1-866-804-4770, 24 hours a day, seven days a week or go to wellsfargo.com/cellphone.

Note: Call your cellular provider (or log on to their website) and request to set up automatic payments. Setting up automatic payments is not required to qualify for this cellular telephone protection benefit; however, you need to pay your monthly cellular telephone bill with your eligible Wells Fargo Consumer Credit Card to get up to \$600 protection.

Worldwide Travel Inconvenience Insurance:

Provides coverage in excess of other insurance for a reimbursement due to a travel inconvenience caused by lost or damaged Baggage, Trip Delay, or Baggage Delay. Coverage applies to common carrier travel where the ticket was purchased with the Card.

Benefit Information:

Toll Free: 1-855-327-1403

Worldwide Collect: 630-694-9750

Claims: 1-855-830-3727

Fax: 1-855-830-3728

Available: 8:00 a.m. – 8:00 p.m. EST Monday – Friday

8:00 a.m. – 12 noon EST Saturday

At all other times, including holidays, a telephone call-in service is provided.

Worldwide Travel Inconvenience Insurance provided through Automatic Common Carrier Baggage, Trip Delay, and Baggage Delay Reimbursement

Certain limitations and exclusions apply.

Summary of Coverage:

These coverages are provided through Excess Common Carrier Checked and/or Carry-on Baggage/Baggage Delay/Trip Delay, Policy Number 99073175.

Worldwide Travel Inconvenience Insurance Related Definitions you should know:

Insured: Insured means a Cardholder, or such Cardholder's spouse or Domestic Partner, or Unmarried Dependent children, when such person has purchased Common Carrier passage fare entirely with a Wells Fargo Propel World American Express Card.

Trip Delay: Trip Delay means cancellation, or delay of the Insured's covered trip for at least six (6) hours.

Baggage Delay: Baggage Delay means a delay or misdirection of the Insured's Checked Baggage by a Common Carrier for more than six (6) hours after arrival at the final scheduled destination.

Checked Baggage: 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.

Common Carrier: Common Carrier means any licensed land, water or air conveyance operated by those whose occupation or business is the transportation of persons or things without discrimination and for hire.

Carry-On Baggage: 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.

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

Covered Trip: Covered Trip means travel on a Common Carrier when the full fare for such transportation less any redeemable rewards points, coupons or certificates have been charged to the Insured's Card account if rewards points, coupons, or certificates are redeemed, a charge of at least \$1.00 must be charged to the Account for travel to be considered a Covered Trip.

Insured's Property: Insured's Property means the Insured's baggage and personal property contained in Checked Baggage and Carry-On Baggage.

Insured's Location of Permanent Residence: Insured's Location of Permanent Residence means the city where the Insured has established his/her fixed and permanent principal home.

The Plan. As an Insured, you, your spouse or Domestic Partner or Unmarried Dependent Children are eligible to receive reimbursement for amounts paid for Trip Delay, Baggage Delay, direct physical loss or damage to Checked and/or Carry-On Baggage and Insured's personal Property contained therein. Reimbursement for Checked and/or Carry-On baggage will be on an Actual Cash Value basis at the time of loss. This coverage applies provided the entire cost of the Covered Trip is charged to your Card.

Eligibility. This Common Carrier Baggage, Trip Delay and Baggage Delay reimbursement is provided to you, your spouse or Domestic Partner and Unmarried Dependent Children, automatically when the entire cost of the Covered Trip is charged to your Card. It is not necessary for you to notify Wells Fargo Bank, N.A., the administrator, or Federal Insurance Company (the "Company") at the time the passage fee is charged to your Card.

This Trip Delay reimbursement is provided during a Covered Trip if the delay is due to airline related delays, missed connections, unannounced strike, civil commotion, hijack or natural disaster. Reimbursement is provided for the cost of food and temporary lodging until travel by the Insured becomes possible.

This Baggage Delay reimbursement is provided for the cost of expenses incurred during a Covered Trip resulting from Baggage Delay. Reimbursement is provided for the emergency purchase of essential items needed at a destination other than the Insured's Location of Permanent Residence.

The Cost. This coverage is provided at no additional cost to eligible Insureds under the Master Policy #99073175 issued to American Express Travel Related Services Company, Inc. by Federal Insurance Company (the "Company").

Amount of Insurance:

Checked and/or Carry-On Baggage: The Company's liability will be for a maximum reimbursement of \$1,000 per Insured per covered trip, of which no more than \$250 may be for 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.

Trip Delay: The Company's liability will be for a maximum reimbursement of \$200 per Insured. This benefit is excess over any other insurance or indemnity available to the Insured person. Coverage is limited to one (1) delay per Insured person during a covered trip to a maximum of 3 occurrences per Card per year.

Baggage Delay: The Company's liability will be for a maximum reimbursement of \$200 per Insured per year. Company will not pay more than the maximum benefit amount in any 12 consecutive months regardless of the number of Baggage Delay claims made in that 12-month period. This benefit is excess of any other insurance or indemnity available to you.

Exclusions:

Checked and/or Carry-On Baggage: Coverage does not apply to loss resulting from: (1) any dishonest, fraudulent, or criminal act of the Insured; (2) forgery by the Insured; (3) loss due to war or confiscation by authorities; (4) loss due to nuclear reaction or radioactive contamination. Coverage also does not apply to: (1) sporting equipment, unless checked with the Common Carrier and for which its own claim check has been provided by the Common Carrier; (2) animals, perishables; cameras and accessory equipment; eye glasses and contact lenses; prosthetic devices including dentures and hearing aids; tickets, valuable papers, and documents; credit cards, charge cards and debit cards; securities; money; art objects; electronic equipment; business items; bullion or precious or semi-precious metals, stones, or gems other than that contained in items of personal jewelry owned by the Insured; household furniture; motor vehicles, boats, or watercraft or aircraft or parts for such conveyances; (3) Expenses or purchases not billed to your Card account.

Baggage Delay: Essential items not covered by the Baggage Delay benefit include, but are not limited to: (1) contact lenses, eyeglasses or hearing aids; (2) artificial teeth, dental bridges or prosthetic devices; (3) tickets, documents, money, securities, checks, travelers checks, and valuable papers; (4) business samples; (5) purchases not charged to your Card account.

Trip Delay: Coverage does not apply to: (1) loss resulting from any dishonest, fraudulent or criminal act of the Insured; (2) loss resulting from forgery by the Insured; (3) loss due to war or confiscation by authorities; (4) loss due to nuclear reaction or radioactive contamination; (5) purchases not charged to your Card account.

Length of Coverage: This plan is effective September 16, 2013, and will cease on the date the master policy terminates (in

which case you will be notified by Wells Fargo Bank, N.A.), or on the date you no longer qualify as an eligible Insured or on the expiration date of any applicable period of coverage for any Insured, or on the date your Card account is terminated or no longer in good standing, whichever occurs first.

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.

Claim Procedure. The Insured must send the Company written notice of a claim, including the Insured's name and policy number, within 45 days after a covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. To file a sworn "Proof of Loss" statement, the Insured must send the following to the Company or its authorized representative: (1) a copy of the Card account statement showing the Common Carrier fare charged; (2) a copy of the initial claim report submitted to the Common Carrier; (3) proof of submission of the loss to and the results of any settlement by the Common Carrier; (4) proof of submission of the loss to and the results of any settlement or denial by the Insured's personal insurance carrier(s); (5) if no other insurance is applicable, a notarized statement from the Insured to that effect; and (6) evidence that the personal property has actually been replaced.

To File a Claim: To obtain a claim form contact the Claim Administrator, Broadspire, a Crawford Company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Broadspire, a Crawford Company, P.O. Box 4090, Atlanta, GA 30302, phone number 1-855-830-3727, fax number 1-855-830-3728.

For Insureds Who Are New York State Residents. To the extent that this plan provides insurance against the loss or damage to baggage and its contents, the following terms and conditions apply: (1) The loss or damage must occur while the Insured is in transit; (2) The maximum amount of insurance is \$1,000 per bag, including contents, subject to a maximum annual aggregate amount of \$10,000 for all Insureds per trip per Card account.

Coverage is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. 15 Mountain View Road, PO Box 1615, Warren, NJ 07061-1615.

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 Master Policy #99073175, Excess Common Carrier Checked and/or Carry-on Baggage/Baggage Delay/ Trip Delay, on file with American Express Travel Related Services Company, Inc.

herein referred to as the Policyholder. The benefits of the Policy providing your coverage are governed primarily by the law of a state other than Florida. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this Summary of Coverage and any provision in the policy differ, the policy will govern.

Worldwide Travel Accident Insurance:

Worldwide Travel Accident Insurance provides accidental death or dismemberment insurance while traveling on a common carrier, (plane, train, ship or bus) when the entire fare is charged to your Card. Worldwide Travel Accident Insurance provides coverage up to \$500,000. Certain exclusions, restrictions, and limitations apply.

Benefit Information:

Toll Free: 1-855-327-1403

Worldwide Collect: 630-694-9750

Claims: 1-855-830-3727

Fax: 1-855-830-3728

Available: 8:00 a.m. – 8:00 p.m. EST Monday – Friday

8:00 a.m. – 12 noon EST Saturday

At all other times, including holidays, a telephone call-in service is provided.

Certain limitations and exclusions apply.

Definitions

Insured: Insured means a Cardholder, or such Cardholder's spouse or Domestic Partner, or Unmarried Dependent Children, when such person has purchased Common carrier passage fare entirely with the Cardholder's Card.

Common Carrier: Common Carrier means any licensed land, water or air conveyance operated by those whose occupation or business is the transportation of persons or things without discrimination and for hire.

Member: Member means hand or foot.

Loss: 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 regard to thumb and index finger, means complete severance through or above the knuckle joints of the thumb and index finger of the same hand; with respect to a foot, complete severance through or above the ankle joint; with respect to eye, means the permanent loss of vision in one eye. Remaining vision must be no better than 20/200 using a corrective aid or device as determined by a physician; with respect to hearing, means the permanent and irrecoverable loss of hearing in both ears, as determined by a physician, with respect to speech, means the permanent and irrecoverable total

loss of the capability of speech without the aid of mechanical devices, as determined by a physician.

Benefit Amount: Benefit Amount means the Loss amount applicable at the time the entire cost of the passenger fare is charged to a Card account.

The Plan. As the holder of a Card, you, your spouse or Domestic Partner, 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, coupons, or points has been charged to your Card account. A charge of at least \$1 must be 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 to your Card account 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.

Eligibility. This travel insurance plan is provided to eligible Insureds automatically when the entire cost of a Common Carrier fare is charged to your Card account. It is not necessary for you to notify Wells Fargo Bank, N.A., the administrator or Federal Insurance Company (the "Company") when tickets are purchased.

The Cost. This travel insurance plan is provided at no additional cost to eligible Insureds. Wells Fargo Bank, N.A. pays the premium.

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 or Domestic Partner, (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.

Maximum Benefit Amount: \$500,000.

Table of Loss

Loss of Life: \$500,000

Dismemberment:

- Loss of both hands, both feet, sight of both eyes, or a combination of any two of a hand, a foot, and the sight of an eye: \$500,000
- Loss of speech and hearing: \$500,000

- Loss of speech or hearing and one hand, foot or the sight of an eye: \$500,000
- Loss of one hand or one foot or entire sight of one eye: \$250,000
- Loss of speech or hearing: \$250,000
- Loss of thumb and index finger on the same hand: \$125,000

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 Card accounts obligate the Company in excess of the stated Benefit Amounts for any one loss sustained as the result of any one accident by any one individual Insured.

In the event of multiple accidental deaths per Card 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 up to the maximum limit of insurance.

Extensions of Insurance

Extensions of Insurance are subject to the provisions of the policy, and all other policy terms and conditions.

Disappearance - If an Insured has not been found within one (1) year of the disappearance, stranding, sinking, or wrecking of any Common Carrier conveyance in which an Insured was an occupant at the time of the accident, then it will be assumed, subject to all other terms and conditions of this policy, that an Insured has suffered Loss of Life insured under this policy.

Exposure - If an accident resulting from an insured hazard causes an Insured to be unavoidably exposed to the elements and as a result of such exposure an Insured has a Loss, then such Loss will be insured under this policy.

Exclusions. This insurance does not cover loss resulting from:

1. an Insured's 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;
2. suicide, attempted suicide or intentionally self-inflicted injuries;
3. declared or undeclared war, but war does not include acts of terrorism. This insurance also does not apply to an accident occurring while an Insured is in, 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. This insurance does not cover loss from commutation, meaning travel between the Insured's residence and regular place of employment.

Effective Date. This insurance is effective September 16, 2013, and will cease on the date the Master Policy #9907-31-73 is terminated or on the date your Card account terminates or ceases to be in good standing, whichever occurs first.

Claim Notice: Written Notice of Claim must be given to us or any of our appointed agents or brokers within twenty (20) days after the occurrence or commencement of any Loss covered by this policy or as soon as reasonably possible. Notice must include enough information to identify the Insured Person and Policyholder. Failure to give Notice of Claim within twenty (20) days will not invalidate or reduce any claim if notice is given as soon as reasonably possible.

Claim Forms: When we receive notice of a claim we will send the Insured or the Insured designee, within fifteen (15) days, forms for giving us Proof of Loss. If the Insured or the Insured designee does not receive the forms, the Insured or the Insured designee should send us a written description of the Loss. This written description should include information covering the occurrence, character and extent of the Loss for which claim is made.

Proof of Loss: For claims involving disability, written Proof of Loss must be given to us within thirty (30) days after commencement of the period for which we are liable. Subsequent written proof of the continuance of such disability must be given to us at such intervals as we may reasonably require. Failure to give written Proof of Loss within these time frames will not invalidate or reduce any claim if notice is given as soon as reasonably possible, and in no event, except in cases where the claimant lacks legal capacity, later than one (1) year after the deadline to submit written Proof of Loss. For all claims except those involving disability, written Proof of Loss must be given to us within ninety (90) days after the date of Loss, or as soon as reasonably possible.

Claim Payment: For benefits payable involving disability, we will pay the Insured or beneficiary the applicable Benefit Amount no less frequently than monthly during the continuance of the period for which we are liable. At the end of this period, we will immediately pay any remaining balance of the Benefit Amount. All payments by us are subject to receipt of written Proof of Loss. For all benefits payable under this policy except those for disability, we will pay the Insured or beneficiary the applicable Benefit Amount within sixty (60) days after we receive a complete Proof of Loss, if the Insured and Policyholder have complied with all the terms of this policy.

Coverage is 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.

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 simply an informative statement of the principal provisions of the insurance while in effect.

Complete provisions pertaining to this plan of Insurance are contained in Master Policy #9907-31-73, Blanket Travel Accident on file with American Express Travel Related Services Company, Inc. The benefits of the Policy providing your coverage are governed primarily by the law of a state other than Florida. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

To obtain a claim form, contact the Claim Administrator, Broadspire, a Crawford Company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Broadspire, a Crawford Company, P.O. Box 4090, Atlanta, GA 30302, phone number 1-855-830-3727, fax number 1-855-830-3728.

Fraud Warning: Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance containing any false information, or conceals for the purpose of misleading, information concerning any material fact thereto, commits a fraudulent insurance act, which is a crime. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or Insured Person.

Eligibility. This travel insurance plan is provided to eligible Insureds automatically when the entire cost of a Common Carrier fare is charged to your Card account. It is not necessary for you to notify Wells Fargo Bank, N.A., the administrator or Federal Insurance Company (the "Company") when tickets are purchased.

Worldwide Financial Services Common Carrier Trip Cancellation/Trip Interruption:

Worldwide Financial Services Common Carrier Trip Cancellation/Trip Interruption Insurance reimburses the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s) when the entire fare is charged to your Card. Worldwide Financial Services Common Carrier Trip Cancellation/Trip Interruption Insurance provides coverage up to \$5,000. Certain exclusions, restrictions and limitations apply.

Benefit Information:

Toll Free: 1-855-327-1403

Worldwide Collect: 630-694-9750

Claims: 1-855-830-3727

Fax: 1-855-830-3728

Available: 8:00 a.m. – 8:00 p.m. EST Monday – Friday
8:00 a.m. – 12 noon EST Saturday

At all other times, including holidays, a telephone call-in service is provided.

Worldwide Financial Services Common Carrier Trip Cancellation/Trip Interruption Insurance

Certain limitations and exclusions apply.

Related Definitions you should know:

Dependent Children: Dependent Child means a primary Insured unmarried child from the moment of birth, including a natural child, grandchild, stepchild or adopted child from the date of placement with a primary Insured. The Dependent Child must be primarily dependent upon such primary Insured for maintenance and support, and must be: 1) under the age of nineteen (19); 2) under the age of twenty-five (25) if enrolled as a full-time student at an Institution of Higher Learning; or 3) classified as an Incapacitated Dependent Child. If a Dependent Child under the age of twenty-five (25) is enrolled as a full-time student and is unable to continue as a full-time student due to a medical condition, coverage will continue in force for twelve (12) months from the date the Dependent Child is no longer a full-time student or until the Dependent Child attains the age of twenty-five (25), whichever occurs first. The Dependent Child's treating physician must certify that the withdrawal as a full-time student is medically necessary.

Domestic Partner: Domestic Partner means a person designated by the primary Insured who is registered as a domestic partner or legal equivalent under laws of the governing jurisdiction or who: 1) is at least 18 years of age and competent to enter into a contract; 2) is not related to the primary Insured by blood; 3) has exclusively lived with the primary Insured for at least twelve (12) consecutive months prior to the date of purchase; 4) is not

legally married or separated; and 5) as of the date of purchase, has with the primary Insured at least two (2) of the following financial arrangements: a) a joint mortgage or lease; b) a joint bank account; c) joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease; or d) a joint credit card account with a financial institution. Neither the primary Insured nor the Domestic Partner can be married to, nor in a civil union with, anyone else.

Immediate Family Member means the Insured's: 1) spouse or Domestic Partner; 2) children including adopted children or stepchildren; 3) legal guardians or wards; 4) siblings or siblings-in-law; 5) parents or parents-in-law; 6) grandparents or grandchildren; 7) aunts or uncles; 8) nieces and nephews. Immediate Family Member also means a spouse's or Domestic Partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Insured: Insured means a Cardholder, or such Cardholder's Spouse or Domestic Partner, or Unmarried Dependent Children, when such person has purchased Common Carrier passage fare entirely with the Cardholder's Card.

Cardholder: Cardholder means a holder of a Wells Fargo Propel World American Express Card.

Common Carrier: Common Carrier means any motorized land, water or air Conveyance, operated by an organization other than the Policyholder, organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. Common Carrier does not include helicopters, travel on cruise ships that extends beyond forty-eight (48) hours, sight-seeing tours or any Conveyance used for recreational activities.

Common Carrier Covered Trip: Common Carrier Covered Trip means travel on a Common Carrier when the full fare for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured's Card. If frequent flyer miles, coupons or certificates are redeemed a charge of at least \$1.00 or the full amount due for the trip, whichever is greater, must be charged to the Card account for travel to be considered a Common Carrier Covered Trip.

Conveyance: Conveyance means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction.

Benefit Amount: Benefit Amount means the Loss amount applicable at the time the entire cost of the passenger fare is charged to an Card account.

Card: Card means a Wells Fargo Propel World American Express® Card (BIN 370277).

Non-Refundable: Non-Refundable means money paid by the Insured or the Insured Spouse or Domestic Partner, if covered under the policy, for a Common Carrier Covered Trip: 1) which will be forfeited under the terms of the agreement made with the Common Carrier for unused travel arrangements; and 2) for which the travel agency or travel supplier will not provide any other form of compensation.

Pre-Existing Condition: Pre-Existing Condition means illness, disease or accidental injury of the Insured, traveling companion, Immediate Family Member of the Insured 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 first payment made for 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.

Trip Cancellation: Trip Cancellation means the cancellation of Common Carrier travel arrangements when the Insured is prevented from traveling on a Common Carrier Covered Trip on or before the departure of the Common Carrier Covered Trip.

Trip Interruption: Trip Interruption means the interruption of the Insured's Common Carrier Covered Trip either on the way to the point of departure or after departure of the Common Carrier Covered Trip.

The Plan. As the holder of a Card, you, your spouse or Domestic Partner, and Unmarried Dependent Children will be automatically insured against Common Carrier Trip Cancellation/ Trip Interruption, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers, coupons, or points has been charged to your Card account. In no event will We pay more than either: 1) the actual Non-Refundable amount paid by the Insured for a Common Carrier passenger fare(s); or 2) the Trip Cancellation/Interruption Benefit Amount of \$5,000. A charge of at least \$1 must be charged to your Card account. In no event will we pay more than the Maximum Benefit Amount of \$10,000 in any twelve (12) consecutive month period regardless of the number of Trip Cancellation/Interruption claims made in that twelve (12) month period. The Trip Cancellation or Trip Interruption of the Insured must be caused by or result from death, accidental injury, disease or physical illness of the Insured or an Immediate Family Member of the Insured ; 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 from traveling on a Common Carrier Covered Trip. The Trip Cancellation/Trip Interruption Benefit 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. 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.

Eligibility. This travel insurance plan is provided to eligible Insureds automatically when the entire cost of a Common Carrier fare is charged to a Card account. It is not necessary to notify Wells Fargo Bank, N.A., the administrator or Federal Insurance Company (the "Company") when tickets are purchased.

The Cost. This travel insurance plan is provided at no additional cost to eligible Insureds. Wells Fargo Bank, N.A. pays the premium.

The Company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple Card accounts obligate the Company in excess of the stated Benefit Amounts for any one loss sustained as the result of any one accident by any one individual Insured.

Exclusions. Trade Sanctions - This insurance does not apply to any Covered Loss or Loss of Property when: 1) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any Covered Loss or Loss of Property; or 2) there is any other legal prohibition against providing insurance for any Covered Loss or Loss of Property. War - This insurance does not apply to any Covered Loss or Loss of Property caused by or resulting from, directly or indirectly, a declared or undeclared War.

Effective Date. This insurance is effective 09/16/13 or when your Card account first becomes eligible and will cease on the date the Master Policy #9907-35-69 is terminated or on the date your Card account terminates or ceases to be in good standing, whichever occurs first.

Claim Notice: Written claim notice must be given 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 receive notice of a claim, we will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send a written description of the loss.

Proof of Loss: For claims involving disability, complete proof of loss must be given to us within 90 days after commencement

of the period for which we are liable. Subsequent written proof of the continuance of such disability must be given to us at intervals we may reasonably require. For all other claims, complete proof of loss must be given to us within 90 days after the date of loss. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible.

Claim Payment: For benefits payable involving disability, we will pay you the applicable benefit amount no less frequently than monthly during the period for which we are liable, subject to our receipt of complete proof of loss. For all other benefits, we will pay you or your beneficiary the applicable benefit amount within 60 days after we receive complete proof of loss and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

Coverage is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. 15 Mountain View Road, PO Box 1615, Warren, NJ 07061-1615.

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 simply an informative statement of the principal provisions of the insurance while in effect.

Complete provisions pertaining to this plan of Insurance are contained in Master Policy #9907-35-69, Blanket Travel Insurance on file with American Express Travel Related Services Company, Inc. The benefits of the Policy providing your coverage are governed primarily by the law of a state other than Florida.

If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

To obtain a claim form contact the Claim Administrator, Crawford and Company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Crawford and Company, P.O. Box 4090, Atlanta, GA 30302, phone number 1-855-830-3727 Fax Number 1-855-830-3728.

Fraud Warning: Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance containing any false information, or conceals for the purpose of misleading, information concerning any material fact thereto, commits a fraudulent insurance act, which is a crime. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or Insured Person.

Terms of Service for Retail Protection and Extended Warranty

Wells Fargo Propel World American Express Card
Virginia Surety Company, Inc.
175 W. Jackson Blvd., Chicago, IL 60604

The following Key Terms apply to the following benefits:
Retail Protection and Extended Warranty.

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 1-866-918-4464.

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 Wells Fargo Propel World American Express Card.

Damage means items that can no longer perform the function they were intended to do in normal service due to broken parts, material or structural failures.

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.

Stolen means items that are taken by force and/or under duress or the disappearance of the item from a known place under circumstances that would indicate the probability of theft.

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

KT-CC-EOC (9.08)

Retail Protection

Evidence of Coverage

Pursuant to the below terms and conditions, when an item you bought with your **covered card** is **damaged** or **stolen** within ninety (90) days of purchase, you may be eligible for benefits under this 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. To get coverage:

- You must purchase the new item entirely with your covered card for yourself or to give as a gift.

B. The kind of coverage you receive:

- Most items you purchase entirely with your **covered card** are covered if **damaged** or **stolen** for ninety (90) days from the date of purchase as indicated on your covered card's receipt.
- 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. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

C. Coverage limitations:

- Coverage is limited to the lesser of the following:
 - The actual cost of the item (excluding delivery and transportation costs).
 - A maximum of \$1,000 per loss and a total of \$50,000 per Cardholder account per twelve (12) month period.
- Purchases that are made up of a pair or set will be limited to the cost of repair or replacement of the specific item **stolen** or **damaged**. If the specific item cannot be replaced individually or repaired, the value of the pair or set will be covered not to exceed the limits above.
- Coverage for **stolen** or **damaged** jewelry or fine art will be limited to the actual purchase price as listed on your Card statement, regardless of sentimental or appreciated market value.

D. What is NOT covered:

- Items left in public sight, out of arm's reach, lacking care, custody or control by the **Cardholder**.
- Lost items, and items that mysteriously disappear (the only proof of loss is unexplained or there is no physical evidence to show what happened to the item) without any evidence of a wrongful act.
- Items that are **stolen** from any location or place (including, but not limited to, exercise facilities, places of employment, schools, or places of worship) due to the lack of due diligence by you or another party.

- Items lost, **stolen**, **damaged**, or misdelivered while under the care, custody, and control of another party or common carrier (including, but not limited to, airlines, the U.S. Postal Service, UPS, FedEx, or other delivery services).
- Losses due to normal wear and tear, misuse, gradual deterioration, and/or abuse.
- Losses resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.
- Losses that cannot be verified or substantiated.
- Items covered by a manufacturer's recall or class action suit.
- Items that you **damage** through alteration (including, but not limited to, cutting, sawing, shaping).
- 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.
- **Stolen** items without documented report from the police.
- Items that are **damaged** during transport via any mode.
- Items **stolen** from the interior or exterior of a watercraft/boat, aircraft, motorcycle, automobile or any other motor vehicles.
- Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Motorized equipment not designed for transportation and used solely for the upkeep and maintenance of a residence is eligible for coverage (including, but not limited to, snow throwers, lawn mowers, and hedge trimmers).
- Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.
- 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.
- Losses caused by insects, animals, or pets.
- Plants, shrubs, animals, pets, consumables, and perishables.
- Items purchased for resale, rental, professional, or commercial use.
- 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, computer programs, operating software, and other software.
- Losses 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.

- Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.
- Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- Losses caused by liquids, fluids, oils, chemicals, or bodily fluids/excretions.
- Game animals, pets, or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).
- Items **stolen** or **damaged** at a new home construction site.
- Rented, leased, or borrowed items for which you will be held responsible.
- Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.
- Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.
- Interest or conversion fees that are charged to you on the covered card by the financial institution.

E. How to file a claim:

- Call the **Administrator** at 1-866-918-4464 to request a claim form. You must report the claim within sixty (60) days of the loss or the claim may not be honored.
- Submit the following documentation within one hundred and eighty (180) days of the date you report the claim:
 - Completed and signed claim form.
 - Repair estimate for **damaged** item(s).
 - Photograph clearly showing damage, if applicable.
 - Receipt showing purchase of covered item(s).
 - Card account statement showing purchase of covered item(s).
 - Report from police listing any items stolen.
 - Copy of the declarations page of any applicable insurance or protection (including, but not limited to, homeowners, renters, or auto insurance policy).
 - Any other documentation that may be reasonably requested by us or our designated representative to validate a claim.

PA-CC-EOC (9.08)

Extended Warranty

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. 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 twelve (12) months or less.

B. The kind of coverage you receive:

- Extended Warranty doubles the original manufacturer warranty up to a maximum of twelve (12) months on most items you purchase. For products with multiple warranty components, each warranty time period will be extended up to a maximum of twelve (12) months. Should you fail to properly register the original warranty as required by manufacturer, we will only double the actual warranty time period that you received from the manufacturer. 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. The item must have an original manufacturer's (or U.S. store brand) warranty of twelve (12) months or less.
- If you purchase a service contract or an optional extended warranty of twelve (12) months or less on your item, we will cover up to an additional twelve (12) 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 twelve (12) 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 twelve (12) 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.
- Interest or conversion fees that are charged to you on the **covered card** by the financial institution.

E. How to file a claim:

- Call the **Administrator** at 1-866-918-4464 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.
 - Receipt showing covered item(s).

- Card account 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 designated representative to validate a claim.

EW-CC-EOC (9.08)

Terms of Service for Return Protection

This details Return Protection provided by AXA Assistance USA, Chicago, IL ("AXA") and for which you may be eligible as described herein. Certain limitations and exclusions apply.

Program Description: Return Protection offers Cardholders guaranteed product satisfaction on designated items purchased entirely with your Wells Fargo Propel World American Express Card. If you try to return a designated item within 90 days from the date of purchase and the merchant won't take it back, AXA will refund the full purchase price, up to \$300 per item, excluding shipping and handling, and up to a maximum of \$1,000 annually per Card Account.

How to File a Return Protection Request: Once you have verified that the merchant will not accept the designated item, call 1-855-327-1403 within 90 days of the purchase date to notify AXA of your request. Within 30 days from the date of your initial call, **AXA will need to receive the following:**

- Original store receipt which shows that the purchase was made on your Wells Fargo Propel World American Express Card.
- Any other items deemed reasonably necessary by AXA to process your request. Once your request has been approved, you will be instructed to send the purchased item to us within 30 days. Please keep a record of your shipping statement, as you will need to provide proof of shipping in the event that your designated items are not received. You are responsible for the shipping and handling charges for the item. The Refund—up to \$300 per item and up to a maximum of \$1,000 per Card Account per year—will be reimbursed to you. AXA will maintain claim activity on Cardholders for verification and will reimburse eligible amounts to the Cardholder directly via check on all payable claims.

Eligibility: In order to be eligible for the services and benefits described below, offered by Wells Fargo Bank, N.A. through AXA, you must be a Cardholder as defined below.

Duration of Coverage: The coverage period of the services described herein, rendered by AXA on behalf of Wells Fargo Bank, N.A. runs concurrent with the validity of your Wells Fargo

Propel World American Express Card account. If for any reason your Wells Fargo Propel World American Express Card account is terminated or cancelled, your eligibility to receive the services described herein will be immediately canceled.

Access: The services and benefits offered in this program will be arranged by AXA. The benefits described herein are non-transferable. 24-Hour Toll-Free Access Worldwide: To facilitate obtaining the services, AXA will offer multi-lingual telephonic access, where available, 24 hours a day, 365 days a year. The access will be available for eligible Cardholders.

For 24-hour assistance, call:

Toll Free: 1-855-327-1403

Collect: 630-694-9750

Return Protection Related Definitions You Should Know:

Covered Person means a Cardholder.

Cardholder means a person who has entered into an agreement establishing an account which entitles such person to make purchases at merchants using a Card.

Limitations: Purchases must be made in the United States and charged in full on your Card. Items purchased on the Internet do not qualify under this program. Purchases must be made from merchants operating within the United States, having a United States business address (not necessarily a retail outlet) and must have been charged in full with your Card. A refund will not be paid if, on the date we receive your request for reimbursement or on the date of would-be payment by AXA, any amount on your Card account is past due for one or more billing cycle(s) or your Card is no longer valid (i.e., cancelled). Refunds are limited to \$300 per designated item, and \$1,000 annually per Cardholder account. The item must be in "like new" condition (not visibly used or worn) and in working order to be eligible. An item is eligible if it may not be returned by the Covered Person to the merchant from which it was originally purchased. Any item purchased from a merchant that has an established return/satisfaction guarantee program which is greater than or equal to the terms of Return Protection, and provides coverage for claims, will not be eligible for a Return Protection refund. Product rebates, discounts or money received from lowest price comparison programs will be deducted from the original cost of the item. The maximum you will be compensated may not exceed the manufacturer's suggested retail price. Items not eligible for a refund are: animals and living plants; one-of-a-kind items (including antiques, artwork, and furs); limited edition items; going-out-of-business sale items; consumable or perishable items with limited life spans (such as perfume, light bulbs, nonrechargeable batteries); jewelry (including, but not limited to loose gems, precious stones, metals, and pearls); watches; services and additional costs (such as installation charges, warranties, shipping, or memberships); rare and precious coins; used, altered, rebuilt and refurbished items; custom built items, cellular phones; pagers; compact discs;

digital video discs; mini discs; audiotapes; videotapes; computer software; firmware (such as console/video games, etc.); maps; books of any kind; health care items (such as blood pressure machines and diabetes equipment); formal wear; tickets of any kind; motorized vehicles (such as cars, trucks, motorcycles, boats, or airplanes) and their parts; land and buildings; firearms; ammunition; negotiable instruments (such as promissory notes, stamps, and travelers checks); cash and its equivalent; and items permanently affixed to home, office, vehicles, etc. (such as garage door openers, car alarms). If you have any questions regarding a Return Protection request or the Return Protection program, please call 1-855-327-1403.

Final Legal Disclosure

This Guide to Benefits 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). Retail Protection and Extended Warranty coverage are provided under a Group Policy of insurance issued by Virginia Surety Company, Inc. This Guide to Benefits is intended as a summary of benefits provided to you. The attached Key Terms and **Evidence of Coverage** and all the information about the insurance benefits listed in this Guide to Benefits 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 **June 1, 2016**, this Guide to Benefits 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 **Cardholders** 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) 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**.

Due Diligence: All parties are expected to exercise due diligence to avoid or diminish any theft, loss or damage to the property insured under these programs. "Due diligence" means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect the item.

Subrogation: If payment is made under 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**.

Salvage: If an item is not repairable, the claim **Administrator** may request that the **Cardholder** or gift recipient send the item to the **Administrator** for salvage at the **Cardholder's** or gift recipient's expense. Failure to remit the requested item for salvage to the claim **Administrator** may result in denial of the claim.

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 Guide to Benefits are subject to the conditions, limitations, and exclusions described in each benefit section. **Receipt and/or possession of this Guide to Benefits does not guarantee coverage or coverage availability.**

CC-FLD (9.08)

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This credit card program is issued and administered by Wells Fargo, N.A.

Wells Fargo is not affiliated with nor does it maintain control over any other company offering products, services or policies. Wells Fargo is not responsible for the actions or omissions of these companies nor is Wells Fargo responsible for any other cause, condition, or event beyond its direct control.