

Guide to Benefits

SCHEELS® Visa® Signature® Cardholder Benefits

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This Guide to Benefits contains detailed information about services you can access as a preferred cardholder. This Guide supersedes any guide or program description you may have received earlier. **Important:** Contact your card-issuing financial institution directly for questions concerning your account, or information about additional services not described in this Guide. Your financial institution's phone number is available on your monthly billing statement or on the back of your card.

To file a claim or for more information on any of these services, please refer to the section in this Guide to Benefits for contact information.

ROADSIDE DISPATCH®

For roadside assistance, call 1-800-847-2869

What is Roadside Dispatch?

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience wherever your travels take you.

No membership or pre-enrollment is required. No annual dues. No limit on usage.

For a set price per service call, the program provides:

- Standard Towing – Up to 5 miles included¹
- Tire Changing – must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery – up to 5 gallons (plus the cost of fuel)
- Standard Winching

Roadside Dispatch will ask you where you are, what the problem is, and while they remain on the phone with you, they will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – Roadside Dispatch will advise you to hang up and dial 911. If you are not able to dial 911, they will call the non-emergency police number in your area, and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone number and you may save money because their rates are pre-negotiated. Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required. Just call Roadside Dispatch toll-free when you need them. **1-800-847-2869** ~ it's that easy!

Note: Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county-maintained road only. Current fee for a standard service call is \$69.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however, callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

¹ Any vehicle with wheels is covered under the program as long as it can be classified as 'Light Duty'. 'Light Duty' vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered under this program.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor your financial institution shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor financial institution provides any assurances as to the ability of the service provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival.

24-hour roadside assistance services provided by: Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross Country Motor Club of California, Inc. a California corporation.

TRAVEL AND EMERGENCY ASSISTANCE SERVICES BENEFIT INFORMATION

Emergencies can escalate quickly when You are traveling away from home. Something that is relatively straight forward when You are not traveling, like replacing prescription medication, can be a difficult task when you are dealing with local laws or language barriers.

Travel and Emergency Assistance Services are made available to help You in case of an emergency while You are traveling away from home. The Benefit Administrator can connect You with the appropriate local emergency and assistance resources available, 24 hours a day, 365 days a year.

Please note that due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.

What are Travel and Emergency Assistance Services and how do I use these services when I need them?

Travel and Emergency Assistance Services are made available to You, if You are a cardholder of an eligible card issued in the United States. Your spouse and children (dependents under 22 years old) are also eligible to use these services.

Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance or other services or goods provided.

To use the services, simply call the toll-free, 24-hour Benefit Administrator line at **1-800-397-9010**. If you are outside the United States, call collect at **1-303-967-1093**.

What are the specific services and how can they help me?

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

Definitions

Common Carrier means any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include

taxi, limousine service, commuter rail or commuter bus lines.

You or Your means an eligible person whose name is embossed on an eligible U.S. issued card, and You reside in the United States.

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose accounts have been suspended or canceled.

Additional Provisions for Travel and Emergency Assistance Services

For more information about the benefit describe in this guide, call the benefit administrator at 1-800-397-9010, or call collect outside the U.S. at 1-303-967-1093.

EXTENDED WARRANTY COVERAGE

WHAT IS EXTENDED WARRANTY COVERAGE

This coverage extends the original manufacturer's U.S. warranty for Insured Property as described below. It is underwritten by Central States Indemnity Co. of Omaha ("CSI").

WHAT IS COVERED

This Extended Warranty Coverage:

1. Applies to manufacturer's original U.S. warranties that provide warranty coverage for 5 years or less (manufacturers' original U.S. warranties that provide coverage for more than 5 years are not covered by this Extended Warranty Coverage).
2. Covers exactly what the manufacturer's original U.S. warranty covers.
3. Doubles the repair time period provided by these manufacturer's original U.S. warranties, up to a maximum of 1 year on Insured Property. For example, if your manufacturer's original U.S. warranty on the eligible purchased item is 1 year, CSI extends that warranty a year. This means your warranty is 2 years.
4. Covers items which carry a U.S. store brand warranty.
5. Terminates when insured property is transferred to another, by other than a gift, as of the date of the transfer.

Purchased Service Contracts and Extended Warranties: If you purchase a service contract or extended warranty for Insured Property, the manufacturer's U.S. warranty or store brand U.S. warranty will be extended up to 1 year after the termination of the purchased service contract or extended warranty. For example, if the extended warranty you purchased from the store provides 2 years of coverage, we will extend the warranty for 1 year after the 2 year period. This means you will have warranty coverage for a total of 3 years.

CSI will determine whether the item should be repaired or replaced in the event damage or breakage occurs during the extended warranty period. It is important that CSI be contacted when the damage or breakage occurs so that the determination of repair or replacement can be made. If CSI determines the item should be repaired, the Insured Property must be sent to the authorized repair facility by the cardmember within 12 months of the date the Insured Property failed. Call CSI by calling **1-800-274-8688**.

Benefits are limited to \$1,000 per claim and \$50,000 in total benefits during the cardmember's lifetime.

WHAT IS INSURED PROPERTY

Insured Property is personal property entirely purchased by a cardmember using an eligible credit card. Insured Property transferred to another, other than a gift, is no longer insured as of the date of the transfer.

Insured Property does not include:

1. property purchased as remanufactured, rebuilt or used;
2. boats;
3. motorized vehicles (including but not limited to airplanes, automobiles and motorcycles) except motorized vehicle parts are covered if they are covered by the original manufacturer's U.S. warranty;
4. property purchased for professional or commercial use or for resale;
5. consumables;
6. perishables; or,
7. services (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods, property or professional advice of any kind).

CLAIM REQUIREMENTS

You must:

1. Notify CSI of your claim within 45 days of the date of loss by calling **1-800-274-8688**. We will mail a claim form to you upon your notification to us; and,
2. Submit documentation to us within 12 months of the date of loss which includes but is **not limited** to the following (please contact CSI by calling 1-800-274-8688 for a **complete list of documentation requirements**):
 - a. A completed and signed claim form;
 - b. A copy of the billing statement showing the Insured Property purchased using the eligible credit card;
 - c. A copy of the itemized store receipt for the Insured Property which displays the last four digits of the eligible credit card used for the purchase; and,
 - d. A copy of the original manufacturer's U.S. warranty, store brand U.S. warranty, or your purchased extended warranty or service contract.

GENERAL COVERAGE INFORMATION

1. This coverage is in excess of any other applicable insurance or indemnity. We will pay only after all other insurance or indemnity have been exhausted. We are responsible only for the amount not covered by other insurance or indemnity, up to the amount charged by the cardmember using the eligible credit card for the lost or damaged insurance property. In no event shall this insurance apply as contributing insurance even though this insurance may have a non-contributing provision.
2. You must use due diligence in doing all things reasonably prudent to avoid or diminish any loss of or damage to Insured Property.
3. We will not pay a claim for any cardmember who has intentionally concealed or misrepresented any material fact or circumstance relating to this coverage.
4. No person or entity other than the cardmember has any legal or equitable right, remedy or claim for insurance proceeds and/or damages from this coverage.
5. This coverage cannot be transferred or assigned.
6. This document is not a contract of insurance. All information contained in this document is subject to the terms and conditions of the master policy issued by CSI to the Accountholder Assurance Trust II, of which your credit card issuer is a participant. Please contact CSI by calling **1-800-274-8688** for more information.

PURCHASED PROPERTY INSURANCE ("PURCHASE SECURITY")

WHAT IS PURCHASED PROTECTION INSURANCE

This coverage insures many items purchased using the eligible credit card for 90 days from the date of purchase as described below. It is underwritten by Central States Indemnity Co. of Omaha ("CSI"). It provides coverage against loss; direct physical damage from fire or accidental breakage; and, theft not otherwise excluded (theft is defined as any act of stealing or attempted threat of property from a known place when evidence of theft exists).

WHAT WE WILL PAY

CSI will pay the following for Insured Property purchased with your covered credit card:

1. the cost of repair or replacement of Insured Property;
2. the amount charged for lost Insured Property; or,
3. the amount charged for Insured Property damaged as a result of accidental breakage, fire, or theft (any act of stealing or attempt threat of property from a known place when evidence of theft exists).

CSI will determine whether or not the item should be repaired or replaced in the event damage or breakage.

Benefits are limited to \$1,000 per claim and \$50,000 in total benefits during the cardmember's lifetime.

WHAT IS INSURED PROPERTY

Insured Property is personal property entirely purchased by a cardmember using an eligible credit card. Insured Property is covered only for the 90 days immediately following the date of purchase by the cardmember. Insured Property transferred to another, other than a gift, is no longer insured as of the date of the transfer.

Insured Property does not include property:

1. purchased as remanufactured, rebuilt or used;
2. boats;
3. motorized vehicles (including but not limited to airplanes, automobiles and motorcycles);
4. purchased for professional or commercial use or for resale;
5. travelers checks;
6. tickets of any kind;
7. negotiable instruments;
8. bullion;
9. rare or precious coins;
10. cash or its equivalent;
11. plants;
12. animals;
13. perfumes;
14. consumables and perishables; or,
15. services (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods, property or professional advice of any kind).

Loss of Pair or Set: If Insured Property consists of a pair or set, this coverage will not pay more than the cost of any particular part or parts which may be lost or damaged, unless the articles are unusable individually and cannot be replaced individually. If the Insured Property is jewelry or fine arts and consists of articles in a pair, set or collection, this coverage will not pay more than the cost of any particular part or parts which may be lost or damaged, regardless of any special value which such articles or articles may have as a part of such pair, set, or collection.

WHAT IS NOT INSURED

We do not cover:

1. loss or damage caused by fraud, abuse, war, or hostilities of any kind;
2. confiscation by any government, public authority or customs official;
3. risks of contraband;
4. losses arising from illegal activity or acts;
5. normal wear and tear or gradual deterioration;
6. alteration;
7. inherent product defects;
8. radioactive contamination;
9. acts of God (including but not limited to earthquake, flood, hail and wind);
10. mysterious disappearance (mysterious disappearance means the vanishing of an item in an unexplained manner marked by absence of evidence of a wrongful act of another);
11. theft from a motor vehicle unless from a locked motor vehicle with signs of forced entry present;
12. items mis-delivered;
13. items under the care and control of a third party;
14. items shipped by merchants that are received by the cardmember in damaged condition; or
15. baggage and/or its contents lost while under the care and control of someone other than the cardmember or the cardmember's traveling companion previously known to the cardmember.

CLAIM REQUIREMENTS

You must:

1. File a police report in the event of a covered theft within 48 hours of its occurrence;
2. Notify CSI of your claim within 45 days of the date of loss by calling **1-800-274-8688**. We will mail a claim form to you upon your notification to us; and,
3. Submit documentation to us within 90 days of the date of loss which includes but **is not limited** to the following (please contact CSI by calling 1-800-274-8688 for a **complete list of documentation requirements**):
 - a. A completed and signed claim form;
 - b. A copy of the billing statement showing the Insured Property purchased using the eligible credit card; and,
 - c. A copy of the itemized store receipt for the Insured Property which displays the last four digits of the eligible credit card used for the purchase.

GENERAL COVERAGE INFORMATION

1. This coverage is in excess of any other applicable insurance or indemnity. We will pay only after all other insurance or indemnity have been exhausted. We are responsible only for the amount not covered by other insurance or indemnity, up to the amount charged by the cardmember using the eligible credit card for the lost or damaged insurance property. In no event shall this insurance apply as contributing insurance even though this insurance may have a non-contributing provision.
2. You must use due diligence in doing all things reasonably prudent to avoid or diminish any loss of or damage to Insured Property.
3. We will not pay a claim for any cardmember who has intentionally concealed or misrepresented any material fact or circumstance relating to this coverage.
4. No person or entity other than the cardmember has any legal or equitable right, remedy or claim for insurance proceeds and/or damages from this coverage.
5. This coverage cannot be transferred or assigned.
6. This document is not a contract of insurance. All information contained in this document is subject to the terms and conditions of the master policy issued by CSI to the Accountholder Assurance Trust II, of which your credit card issuer is a participant. Please contact CSI by calling **1-800-274-8688** for more information.

