BECU Visa®
Guide to Benefits

Cardholder Benefits	BECU Rise® BECU Lift® Classic BECU Cash Back Classic BECU Low Rate	BECU Elevate® Classic BECU Points Rewards
Auto Rental Collision	✓	✓
Extended Warranty Protection	✓	✓
Roadside Dispatch®	✓	✓
Travel and Emergency Assistance Services	✓	✓
Trip Cancellation and Interruption		✓
Worldwide Automatic Travel Accident Insurance		✓

Your Guide to Benefit describes the benefit in effect as of September 28, 2026. Benefit information in this guide replaces any prior benefit information You may have received. Please read and retain for Your records. Your eligibility is determined by Your financial institution.

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Extended Warranty Protection

Product warranties can be inconvenient and cumbersome to use. Let's say You purchased a great gadget about a year ago, but it just stopped working, and You can't find Your sales receipt and warranty information. For all-too-common situations like these, Extended Warranty Protection can help. Extended Warranty Protection provides You with valuable features that help You manage, use and extend the warranties for eligible items purchased on Your covered Account and/or rewards program associated with Your covered Account. Services include Warranty Registration and Extended Protection. You are eligible for this benefit if You are a cardholder of an eligible card issued in the United States and You purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your covered Account.

Here's how Warranty Registration works

When You purchase an eligible item that carries a manufacturer's warranty, you can register Your purchase by calling 1-800-551-8472 or call collect outside the U.S. at 1-303-967-1096. You can also register Your purchase online at www.cardbenefitservices.com.
The Benefit Administrator will tell You where to send Your item's sales receipt and warranty information, so they can be kept on file should You need them.
If You choose ***not*** to register Your item, be sure to keep Your monthly billing statement reflecting the purchase, the itemized sales receipt, the original manufacturer's written U.S. warranty and any additional warranty in a safe place. These documents will be required to verify Your claim.

Here's how Extended Protection works

Your warranty coverage can be doubled up to one (1) additional year on eligible warranties of three (3) years or less. For example, a manufacturer's warranty of three (3) months would be provided with an additional three (3) months of coverage for a combined total of six (6) months of coverage, and a warranty for six (6) months would be provided with an additional six (6) months of coverage for a combined total of twelve (12) months of coverage.
However, if the manufacturer's warranty is for three (3) years, it would only be extended one (1) additional year for a combined total of four (4) years of coverage. This benefit is limited to no more than the original price of the purchased item (as shown on Your credit card receipt), less shipping and handling fees, up to a maximum of ten thousand dollars ($10,000.00) per claim, and fifty thousand dollars ($50,000.00) per cardholder.
The benefit covers purchases made both inside and outside the U.S. The eligible item must have a valid original manufacturer's U.S. repair warrant y of three (3) years or less, a U.S. store-purchased dealer warranty, or a U.S. assembler warranty.

What Extended Protection does not cover

· Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
· Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty
· Items purchased for resale, professional, or commercial use
· Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hardplumbed, garage doors, garage door openers, and ceiling fans
· Rented or leased items
· Computer software
· Medical equipment
· Used or pre-owned items (Refurbished items will be covered as long as it has a warranty with it and would not be considered used or pre-owned

· Losses caused by or resulting from a Cyber Incident.

Filing an Extended Protection claim

To file a claim, call the Benefit Administrator at 1-800-551-8472 or call collect outside the U.S. at 1-303-967-1096, immediately after the failure of Your covered item. Please note if You do not notify the Benefit Administrator within sixty (60) days of product failure, your claim may be denied.
The Benefit Administrator will request preliminary claim information, direct You to the appropriate repair facility, and send You the claim form. Gift recipients of eligible items are also covered, but they must provide all the documents needed to substantiate their claim.
If You received or purchased a service contract or an extended warranty when You purchased Your item, this benefit will be supplemental to, and in excess of, that coverage.

What You must submit to file a claim

Fill out and sign the claim form the Benefit Administrator sent You, then submit the form within ninety (90) days of the product failure, along with the following documents:
· A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account
· If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
· A copy of the itemized sales receipt
· A copy of the original manufacturer's written U.S. warranty, and any other applicable warranty
· A description of the item and its serial number, and any other documentation deemed necessary to substantiate Your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts)
· The original repair estimate or repair bill, indicating cause of failure
· Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

All claims must be fully substantiated.

For faster filing, or to learn more about Extended Warranty Protection, visit www.cardbenefitservices.com

How You will be reimbursed

If You have substantiated Your claim and met the terms and conditions of the benefit, Your item will be replaced or repaired at the Benefit Administrator's discretion, but for no more than the original purchase price of the covered item, as recorded on Your credit card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars ($10,000.00) per claim, and a maximum of fifty thousand dollars ($50,000.00) per cardholder. You will only be reimbursed up to the amount charged to Your Account or the program limit, whichever is less.
Under normal circumstances, reimbursement will occur within five (5) business days of the receipt and approval of all required documents.
If Your item is to be repaired, you may go to an authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.
In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under this benefit.

Definitions

Account means Your credit or debit card Accounts.
Computer Programs means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.
Covered Purchase means an item purchased by an Eligible Person and paid for by using an eligible

Account, subject to the exclusions set forth in this Guide to Benefits. Covered Purchase includes an item purchased by an eligible purchaser and paid for by using an eligible Account in combination with other tender (such as rewards, cash, gift cards, store credit).

Cyber Incident means any of the following acts:

a) unauthorized access to or use of Your Digital Data or a Covered Purchase;
b) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or Covered Purchase;
c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or Covered Purchase;
d) restriction or inhibition of access to or directed against Your Digital Data or Covered Purchase;
e) computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Covered Purchase during the manufacturing process, upgrade process, or normal maintenance.

Digital Data means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Covered Purchase to store information, process information, and transmit information over the Internet.

Eligible Person means a cardholder who pays for their purchase by using their eligible Account and/or rewards program associated with their covered Account.

You or Your means an Eligible Person who purchases their item with their eligible Account and/or rewards program associated with their covered Account.

Additional Provisions for Extended Protection:

· Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.

· You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.

· If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

· No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.

· 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 will not apply to cardholders whose Accounts have been suspended or cancelled.

· Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

· After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

· This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-551-8472 or call collect outside the U.S. at 1-303-967-1096.

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[1] :
· Standard Towing – Up to 5 miles included
· 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 is available, 24 hours a day, 7 days a week in the United States. 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 $79.95. 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 BECU 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 BECU 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

Emergencies can escalate quickly when You are traveling away from home. Something that is relatively straightforward 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 1-800-992-6029. If You are outside the United States, call collect at 1-804-673-1675.

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.
· 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.***
· 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.***
· 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.

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.

Additional Provisions for Travel and Emergency Assistance Services

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 cancelled. Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance.
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For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-992-6029, or call collect outside the U.S. at 1-804-673-1675.

Auto Rental

This coverage reimburses You if a covered accident or theft occurs to the Rental Car.
To be eligible for coverage, the following must occur:

- You must pay for all of the cost to rent the car with Your Covered Card and/or rewards program associated with Your Covered Card Account.
- You must decline the rental company's collision loss/damage insurance.

How Long are You Covered	The length of the Rental Car agreement with a maximum rental period of fifteen (15) consecutive days in the United States, and thirty-one (31) consecutive days outside the United States.
Where are You Covered	Coverage is available worldwide except in Israel, Jamaica, the Republic of Ireland or Northern Ireland. Some countries or car rental agencies require a letter of coverage. Please check with the rental agency before You go. If a letter of coverage is required call **1-800-316-8051** (all relay calls are accepted, including 711) or visit **https://mycardbenefits.assurant.com**. You are leaving BECU and entering a website that BECU does not control. BECU has provided this link for your convenience but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website.
Maximum Coverage	$50,000

Definitions

- **Account** means a BECU credit card account.
- **Covered Card** means a credit card issued by BECU that provides the benefits described in this Guide.
- **Rental Car** means a motor vehicle with at least four wheels that is designed to be driven on public roads. Vans are not covered, except those designed as small-group transportation vehicles (seating up to nine (9) people, including the driver) are covered.
- **We**, **Us** or **Our** means the insurance company or administrator that provides these benefits for the Covered Card.
- **You** or **Your** means the person whose name is embossed on the Covered Card.

WHO'S COVERED

You and any authorized driver, designated or listed on the rental car agreement, with a valid driver's license.

WHAT'S COVERED

To take advantage of this benefit, the following conditions apply:

- The rental period is no more than fifteen (15) consecutive days within the United States, and thirty-one (31) consecutive days outside of the United States.
- The Rental Car is:
  - Damaged by an accident, a natural disaster or vandalism; or
  - Stolen.

You will be reimbursed up to the Maximum Coverage limit for the following in the event of a covered accident or theft:

- The cost to repair the Rental Car or the actual cash value of the Rental Car, whichever is less.
- Reasonable towing expenses to the nearest collision repair facility.
- The loss of use of the rental car.
- Any additional fees or taxes.

In the United States, the coverage provided by this benefit is secondary. This means that if You have another insurance policy that will cover the cost of damage or theft to Your rental car, this benefit will cover only the amount Your other policies do not. This benefit does cover deductibles You may have to pay under Your other insurance policies (or that Your employer may have to pay, if You rented the car for business reasons).
Outside the United States, where this benefit is available, the coverage provided is primary even if You have another insurance policy.

WHAT'S NOT COVERED

Coverage does not apply to any claim under the following conditions:

- The Rental Car is used in a way that goes against Your rental car agreement (such as but not limited to driving recklessly or under the influence of drugs or alcohol) or against clear instructions or warnings posted in the car.
- The Rental Car was used as a car for hire.
- The car is rented through a car sharing company that allows individuals to rent out their own car.
- You or an authorized driver does not take responsible care of the Rental Car.
- Mechanical failures caused by wear and tear, gradual deterioration, or mechanical breakdown.
- Loss due to confiscation by authorities or hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities).

This coverage is not all-inclusive, which means it does not cover such things as personal injury, personal liability, or third-party personal property. It does not cover any damages to other cars or property. It does not cover any injury to any party.
Coverage does not apply to the following charge(s) or expense(s):

- The diminished value to the Rental Car as a result of the incident.

Coverage does not apply to the following:

- Exotic vehicles, meaning vehicles such as but not limited to, Aston Martin, Bentley, Excalibur, Ferrari, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce.
- Antique vehicles (vehicles that are more than twenty (20) years old or have not been manufactured for at least ten (10) years).
- Vans are not covered, except those designed as small-group transportation vehicles (seating up to nine (9) people, including the driver) are covered.
- Vehicles with an open cargo bed; trucks; motorcycles; mopeds; motorbikes; limousines; and recreational vehicles.
- Vehicles that are rented with a driver.

HOW TO FILE A CLAIM

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.
To file a claim, call **1-800-316-8051** (all relay calls are accepted, including 711) or visit **https://mycardbenefits.assurant.com**. You are leaving BECU and entering a website that BECU does not control. BECU has provided this link for your convenience, but does not endorse and is not responsible for the content, links, privacy policy, or security policy of this website. You must notify us of the loss within sixty (60) days or as soon as reasonably possible after Your rental car is damaged or stolen.
You will be asked to provide the following documentation to substantiate the claim:

- A copy of the initial and final rental car agreement (front and back).
- A copy of the accident report form/statement.
- A copy of the repair estimate and itemized repair bill.
- Two (2) photographs of the damaged rental car, if available.
- A police report, if filed.
- A copy of the demand letter which indicates the costs You are responsible for and any amounts that have been paid toward the claim.
- A copy of Your monthly Account billing statement (showing the last 4 digits of the Account number) demonstrating that the entire rental transaction was made on Your Covered Card and/or rewards program associated with Your Covered Card Account.
- A statement from Your insurance carrier (and/or Your employer or employer's insurance carrier, if applicable), or other reimbursement showing the costs for which You are responsible, and any amounts that have been paid toward the claim. Or, if You have no applicable insurance or reimbursement, a signed
  statement, (or email from the email address associated with the claim), from You confirming no other insurance or reimbursement will apply, is required.
- A copy of Your primary insurance policy's Declarations Page (if applicable) to confirm Your deductible (This means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles).
- Any other documentation required to substantiate the claim.

The requested documents must be submitted within three hundred sixty-five (365) days of the incident

or the claim may not be honored. We will notify You of Our decision once We have processed Your claim.
Your claim will be finalized within fifteen (15) business days after We have received all the documentation needed to substantiate Your claim.

Worldwide automatic travel accident insurance

Eligibility and period of coverage

As a BECU Elevate or Classic BECU Points Rewards cardholder, you are eligible for coverage on the date your credit card is issued.

Description of coverage

The Plan: As a BECU Elevate or Classic BECU Points Rewards ("BECU Visa Card") Cardholder, you, your spouse and your unmarried dependent children, will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to your BECU Elevate or Classic BECU Points Rewards account. Coverage is only available to the cardholder if the charge is made to a covered BECU Elevate or Classic BECU Points Rewards account. If the entire cost of the passenger fare has been charged to your BECU Elevate or Classic BECU Points Rewards 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, but not including courtesy transportation provided without a specific charge); immediately, a) preceding your departure, directly to the airport, terminal or station, b) while at the airport, terminal or station, and c) immediately following your arrival at the airport, terminal or station of your destination. If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your BECU Elevate or Classic BECU Points Rewards account. Common Carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire. *

Unmarried Dependent Child(ren) means those children, including adopted children and those placed for adoption, 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 challenged and incapable of self support, or up to the age of 25 if classified as a full-time student at an institute of higher learning.

Eligibility: This travel insurance plan is provided to BECU Elevate or Classic BECU Points Rewards cardholders, of BECU, automatically when the entire cost of the passenger fare(s) is charged to your BECU Elevate or Classic BECU Points Rewards account while the insurance is effective. It is not necessary for you to notify BECU, the administrator or the Insurance Company when tickets are purchased.

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

The benefits: The full Benefit Amount is payable for accidental loss of life, two or more members, sight of both eyes, speech and hearing or any combination thereof One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. "Member" means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete

severance through or above the ankle joint. The Insurance Company will consider it a loss of hand or foot even if they are later reattached. “Benefit Amount” means the Loss amount applicable at the time the entire cost of the passenger fare is charged to your BECU Elevate or Classic BECU Points Rewards account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple charge cards obligate the Insurance Company in excess of the stated Benefit Amounts for any one loss sustained by anyone individual insured as the result of any one accident.

For consumer accounts: In the event of multiple accidental deaths per account arising from any one accident, the Company’s liability for all such losses will be subject to a maximum limit of insurance equal to two times the Benefit Amount for loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

Exclusions: This insurance does not cover loss resulting from: I) 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; 4) travel between the Insured’s residence and regular place of employment. 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.

Effective date: This insurance is effective on the date shown on the Master Policy # 6477-44-88 or on the date that you become a BECU Elevate or Classic BECU Points Rewards Cardholder, whichever is latest, and will cease on the date the Master Policy # 6477-44-88 is terminated or on the date your BECU Elevate or Classic BECU Points Rewards account ceases to be in good standing, whichever occurs first.

How 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, P.O. Box 4090, Atlanta, GA 30302, phone number 855-830-3719 fax number 855-830-3728.

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 the master policy on file with the Policyholder: BECU 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.

Plan Underwritten By:
Federal Insurance Company
Chubb Company
202B Halls Mill Road
Whitehouse Station, NJ 0888

Trip Cancellation and Interruption

Sometimes the unexpected happens and Your travel arrangements don’t go as planned.
You’ve done a great job preparing for Your Trip. But what if You have to cancel Your trip because of the death of an Immediate Family Member? What if the airline You booked Your flight through declares bankruptcy? Fortunately, Trip Cancellation and Interruption benefits are available to help You with these unforeseen circumstances that could disrupt Your travel plans.
Trip Cancellation and Interruption benefits pay up to two thousand dollars ($2,000.00) per Insured Person for the non-refundable Common Carrier ticket(s) that You paid for with Your covered Account

and/or rewards programs associated with Your covered Account. You, Your spouse (or Domestic Partner) and Your Dependent Children are eligible for coverage if You charge the entire cost of the Trip using Your Account, less redeemable certificates, vouchers, or coupons, or rewards program associated with Your covered Account.

The Trip Cancellation or Interruption must be caused by or result from:

1. The death, Accidental Bodily Injury, disease or physical illness of You or an Immediate Family Member of the Insured person; or
2. 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 You from traveling on the trip

Note: Common Carriers may issue a credit voucher for the value of the unused ticket. A fee may be associated with changing or cancelling the ticket. Reimbursement of fee may be eligible at time of Loss. Most Common Carrier credit vouchers expire in one year. Proof of unused credit voucher can be submitted for reimbursement after expiration. Payment will not exceed either the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger(s) fare(s), or up to two thousand dollars ($2,000.00).

The following exclusions apply to financial services Common Carrier Trip Cancellation/Trip Interruption only:

No Trip Cancellation or Interruption benefits will be paid for Loss caused by or resulting from:

· A Pre-existing Condition
· Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving
· Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a Loss covered under this policy
· The Insured Person or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol
· The Insured Person 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
· Suicide, attempted suicide, or intentionally self-inflicted injuries
· Declared or undeclared war, but war does not include acts of terrorism
· An Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection or bodily malfunctions, except physical illness or disease which prevent the Insured Person from traveling on a Covered Trip. This Exclusion does not apply to Loss resulting from an Insured Person's bacterial infection caused by an Accident or from Accidental consumption of a substance contaminated by bacteria.

How to file a Trip Cancellation or Interruption claim

Within twenty (20) days of the Trip Cancellation or interruption or as soon as reasonably possible, contact the Benefit Administrator at 1-866-390-9735. If you are outside the United States, call collect at 1-804-673-1164. The Benefit Administrator will ask You for some preliminary information and send You the appropriate claim forms**. Failure to give notice within twenty (20) days will not invalidate or reduce any otherwise valid claim, if notice is given as soon as reasonably possible.**
When the Benefit Administrator receives notice of a claim, the Benefit Administrator will send You forms for giving proof of Loss within fifteen (15) days. If You do not receive the forms, You should contact the Benefit Administrator again.

Please return Your completed and signed claim form and the documents listed below as soon as possible to the Benefit Administrator:

· A copy of Your monthly billing statement or the travel itinerary (showing the last four [4] digits of

the Account number) confirming the Common Carrier ticket was purchased using the covered Account and/or rewards programs associated with Your covered Account.
· If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized.
· Confirmation of the non-refundable amounts for the unused Common Carrier tickets and/or travel vouchers
· Confirmation that the tickets were cancelled with the Common Carrier · A copy of the travel itinerary showing the passenger names and ticket cost
· Confirmation of the reason for the Trip Cancellation; (completed attached physician statement, confirmation of death of Immediate Family Member or documentation confirming any other cause of Loss)
· A copy of the cancellation or refund policies of the Common Carrier, Tour Operator or Travel Supplier
Answers to specific questions can be obtained by contacting the Benefit Administrator at 1-866-390-9735. Outside the United States, call collect at 1-804-673-1164.

To learn more about Trip Cancellation/Trip Interruption or for faster filing visit www.eclaimsline.com

Travel Accident benefit

As a cardholder, You, Your spouse (or Domestic Partner), and unmarried Dependent Children will be automatically insured up to one thousand dollars ($1,000) for Accidental Loss of life, limb, sight, speech, or hearing. This benefit applies while:

1. Riding as a passenger in or entering or exiting any Common Carrier; or
2. Riding as a passenger in, entering, or exiting any conveyance licensed to carry the public for a fee and while traveling to or from the airport:
   a. Immediately preceding the departure of a Common Carrier on which the Insured Person has purchased passage; and
   b. Immediately following the arrival of a Common Carrier on which the Insured Person was a passenger; or
3. At the airport, terminal or station, at the beginning or end of the Common Carrier Covered Trip.

Covered Loss	Benefit Maximum
Accidental Loss of Life, two or more Members, sight of both eyes, speech and hearing or any combination thereof	$1,000.00
Accidental Loss of one Member, sight of one eye, speech or hearing	$500.00
Accidental Loss of the thumb and index finger of the same hand	$250.00

Loss means, with respect to a hand, complete severance through or above the knuckle joints of at least four (4) fingers on the same hand or at least three (3) fingers and the thumb on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a Loss of hand or foot even if the fingers, thumb, or foot is later reattached.
In order to be eligible for this additional coverage, the entire cost of the Common Carrier passenger fare(s), less redeemable certificates, vouchers, or coupons, must be charged to Your covered Account and/or rewards programs associated with Your covered Account during the policy period. If the purchase is not made prior to the Insured Person's arrival at the airport, coverage begins at the time the entire cost of the Common Carrier passenger fare is purchased.
This Travel Accident benefit is provided to eligible cardholders. Your financial institution pays the cardholder's premium as a benefit of the card membership.
The Loss must occur within one year of the Accident. The Company will pay the single largest

applicable Benefit Amount. In the event of multiple Accidental deaths per Account arising from any one Accident, the Company's liability for all such Losses will be subject to a maximum limit of insurance equal to two times the Benefit Amount for Loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.
The Loss of Life benefit will be paid to the Beneficiary designated by You. If no such designation has been made, that benefit will be paid to the first surviving Beneficiary in the following order: a) Your spouse, b) Your Children, c) Your parents, d) Your brothers and sisters, e) Your estate. All other indemnities will be paid to You.

The following exclusions apply to the Travel Accident benefit

Loss caused by or resulting from:
· An Insured Person's emotional trauma, mental or physical illness, disease, normal pregnancy, normal childbirth or elective abortion, bacterial or viral infection, or bodily malfunctions. This exclusion does not apply to Loss resulting from an Insured Person's bacterial infection caused by an Accident or from Accidental consumption of a substance contaminated by bacteria
· Suicide, attempted suicide, or intentionally self-inflicted injuries
· Declared or undeclared war, but war does not include acts of terrorism
· An Accident occurring while You are in, entering, or exiting any aircraft while acting or training as a pilot or crew member (does not apply if You temporarily perform pilot or crew functions in a life-threatening emergency)

How to file a Travel Accident benefit claim

Within twenty (20) days of the accident or as soon as reasonably possible, contact the Benefit Administrator at 1-866-390-9735. If you are outside the United States, call collect at 1-804-673-1164. The Benefit Administrator will ask You for some preliminary information and send You the appropriate claim forms. Failure to give notice within twenty (20) days will not invalidate or reduce any otherwise valid claim, if notice is given as soon as reasonably possible.
When the Benefit Administrator receives notice of a claim, the Benefit Administrator will send You forms for giving proof of Loss within fifteen (15) days. If You do not receive the forms, You should contact the Benefit Administrator again.

Please return Your completed and signed claim form and the documents listed below as soon as possible to the Benefit Administrator:

· A completed medical authorization form for each treating medical facility · Copy of the certificate of death, if applicable
· A copy of the travel itinerary
· A copy of the credit card statement reflecting the purchase, verification of the cardholder's name and the first six digits of the credit card number.

Answers to specific questions can be obtained by contacting the Benefit Administrator at 1-866-390-9735. Outside the United States, call collect at 1-804-673-1164.

Definitions

Accident or Accidental means a sudden, unforeseen, and unexpected event which: happens by chance; is independent of illness and disease and is the direct source of Loss.
Accidental Bodily Injury means Bodily Injury, which: 1) is Accidental; 2) is the direct cause of a Loss; and 3) occurs while the Insured Person is insured under this policy, which is in force.
Account means Your credit or debit card Accounts.
Benefit Amount means the Loss amount at the time the entire cost of the passenger fare is purchased with an eligible Account and/or rewards programs associated with Your covered Account.

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.
Covered Trip means travel on a Common Carrier when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers, or coupons, has been purchased with an Insured Person's covered card Account and/or rewards programs associated with Your covered Account issued by the Policyholder.
Dependent Child or **Children** means those Children, including adopted Children and those Children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support, and who are: 1) under the age of nineteen (19), and reside with the Insured Person; 2) beyond the age of nineteen (19), permanently mentally or physically challenged, and incapable of self support; or 3) under the age of twenty-five (25) and classified as full-time students at an institution of higher learning.
Domestic Partner means a 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. 4) is not legally married or separated; and 5) 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 a joint lessee on a motor vehicle lease; or d) a joint credit card account with a financial institution.
Immediate Family Member means the Insured Person'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 Person means the individual or entity to whom the Policyholder has issued an Account, as well as authorized users of the Account registered with the Policyholder. Insured Person also means the Insured Person's Spouse or Domestic Partner and Dependent Children.
Member means hand or foot.
Pre-existing Condition means Accidental Bodily Injury, disease, or illness of the Insured Person or Immediate Family Member of the Insured Person which occurs or manifests itself during the sixty (60) day period immediately prior initial deposit date or the booking date of a Common Carrier passenger fare(s). Disease or illness has manifested itself when either: 1) medical care or treatment has been given; or 2) there exists symptoms which would cause a reasonably prudent person to seek medical diagnosis, care or treatment. The taking of prescription drugs or medication for controlled (continued) condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.
Trip Cancellation means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Covered Trip on or before the Covered Trip departure.
Trip Interruption means the Insured Person's Covered Trip is interrupted either on the way to the Covered Trip point of departure or after the Covered Trip departure.
You or Yours means an Insured Person who purchase their trip to the Insured person's covered Account and/or rewards programs associated with the Insured Person's covered Account.

Additional Provisions for Trip Cancellation and Interruption

· 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 the master policy, on file with the Policyholder: BNY Midwest Trust Company as trustee of the Chubb Financial Institution Group Insurance Trust for the Account of participating financial institutions.
· Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.

· You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
· If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
· No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
· 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 will not apply to cardholders whose Accounts have been suspended or cancelled.
· Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Federal Insurance Company (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Plan Administrator provides services on behalf of the Provider.
· After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
· This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.
For more information about the benefits described in this guide, contact the Plan Administrator.
FORM #TRCAN – 2025 (04/25) TC-O
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