

Your Guide to Protection Benefits

This Guide includes important details about the benefits that come with Your Card.

Effective date: April 14, 2019

> **QUESTIONS ABOUT THESE BENEFITS?**

citi.com/prestige | See page 2 for Important Contact Information

Citi Prestige[®]



Read this Guide carefully. Each benefit description provides You with the details on what coverage You have and any exclusions and restrictions.

This Guide to Protection Benefits (“Guide”) includes important details about the benefits that come with Your card at no additional cost. When something unexpected interferes with Your travel or a purchase does not work out so well, We may be able to help. Read ahead to learn how Your card can protect You — then keep this Guide in a safe place so You know how to make the most of Your benefits when You need them.

The benefits, as described in this Guide, are effective on or after the effective date of this Guide and replace any other program description You may have received earlier.

In order for purchases made with ThankYou® Points to be eligible for coverage, You must redeem Your ThankYou Points for the purchase directly. ThankYou Points redeemed for gift cards are not eligible for coverage.

Citi and the insurer reserve the right to change the benefits and features of these programs at any time with notice.

Receipt of this Guide does not guarantee coverage or coverage availability.

WHO TO CONTACT

Cell Phone Protection Benefit

To file a claim: Visit phonebenefit.com or call: 1-833-763-6324

Monday–Friday 8am–8pm EST (closed Saturday & Sunday)

Questions about this benefit: Visit citi.com/prestige or call 1-833-763-6324 Monday–Friday 8am–8pm EST (closed Saturday & Sunday) or call collect internationally at 1-817-802-6800 (TTY: Use Relay Service).

All other Travel and Shopping Benefits

To file a claim: Call 1-866-506-5222 (24/7/365)

Questions about these benefits: Visit citi.com/prestige or call 1-866-506-5222 (24/7/365) or call collect internationally at 1-312-356-7830 (TTY: Use Relay Service).

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Cell Phone Protection

The following Key Terms, Evidence of Coverage and Legal Disclosure apply only to the Cell Phone Protection benefit:

For the Cell Phone Protection benefit, you and your refer to the **Cardholder**. We, us, and our refer to New Hampshire Insurance Company, an AIG company, New York, NY.

> KEY TERMS

- **Account Holder** means a person to whom an **Eligible Account** is issued and who holds the **Eligible Account** under his or her name.
- **Administrator** means Sedgwick Claims Management Services, Inc. You may contact the **Administrator** if you have questions regarding this coverage or would like to make a claim. The **Administrator** may be reached by phone at 1-833-763-6324 (Monday–Friday 8am–8pm EST) or go to **phonebenefit.com** to open a claim.
- **Authorized User** means a person who is recorded as an authorized user of an **Eligible Account** by the **Account Holder** and who is authorized by the **Account Holder** to make payments to the **Eligible Account**.
- **Cardholder** means the **Account Holder** or **Authorized User** of an **Eligible Account** in good standing.
- **Covered Card** means the Mastercard® card linked to your **Eligible Account**.
- **Eligible Account** means the account associated with the **Cardholder's** U.S. issued credit card that is eligible for coverage under the **Group Policy**.
- **Eligible Cellular Wireless Telephones** means the cellular telephones associated with the primary line and up to the first four secondary, additional or supplemental lines on the **Eligible Person's** monthly billing statement from a cellular provider for the billing cycle preceding the month in which the theft or damage occurred.
- **Eligible Person** means a **Cardholder** who charges his or her monthly bill for an **Eligible Cellular Wireless Telephone** to his or her **Covered Card**. No person or entity other than the **Eligible Person(s)** described shall have any legal or equitable right, remedy or claim for the insurance proceeds arising out of this coverage.
- **Evidence of Coverage (EOC)** means the summary of benefits set forth below which describe the terms, conditions, limitations and exclusions of the coverage provided to you at no additional

charge under the **Group Policy**. Representations or promises made by anyone that are not contained in the **Group Policy** are not part of your coverage. In the event the **EOC**, Key Terms, or Legal Disclosures of this Cell Phone Protection benefit conflict with the provisions of the **Group Policy**, the terms of the **Group Policy** govern your coverage.

- **Group Policy** means the Cellular Protection Insurance Policy entered between New Hampshire Insurance Company, an AIG Company, and Mastercard Insurance Master Trust, which is the subject of this Cell Phone Protection benefit.
- **Mysteriously Disappear** means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.
- **Stolen** means taken by force and/or under duress or a loss which involves the disappearance of an **Eligible Cellular Wireless Telephone** from a known place under circumstances that would indicate the probability of theft and for which a police report was filed within forty-eight hours of the theft.

> EVIDENCE OF COVERAGE

Refer to Key Terms for the definitions of you, your, we, us, our, and words that appear in bold. This **EOC** is subject to the Legal Disclosures set forth below.

A. To get coverage:

You must charge your monthly **Eligible Cellular Wireless Telephone** bill to your **Covered Card**. You are eligible for coverage the first day of the calendar month following the payment of your **Eligible Cellular Wireless Telephone** bill with your **Covered Card**. If you pay an **Eligible Cellular Wireless Telephone** bill with your **Covered Card** and fail to pay a subsequent bill with your **Covered Card** in a particular month, your coverage period changes as follows:

1. Your coverage is suspended beginning the first day of the calendar month following the month of nonpayment with your **Covered Card**; and
2. Your coverage resumes on the first day of the calendar month following the date of any future payment of your **Eligible Cellular Wireless Telephone** bill with your **Covered Card**.

B. The kind of coverage you receive:

- Reimbursement for the actual cost to replace or repair a **Stolen** or damaged **Eligible Cellular Wireless Telephone**.
- Coverage ends on the earliest of: The date you no longer are a **Cardholder**; the date the **Eligible Account** is determined to be ineligible by the participating organization; the date the participating organization ceases to pay premium on the **Group Policy**; the date the participating organization ceases to participate in the **Group Policy**; the date the **Group Policy** is terminated.

C. Coverage limitations: Coverage for a **Stolen** or damaged **Eligible Cellular Wireless Telephone** is subject to the terms, conditions, exclusions, and limits of liability of this benefit. The maximum liability is \$1,000 per claim, and \$1,500 per 12 month period. Each claim is subject to a \$50 deductible.

Coverage is excess of any other applicable insurance or indemnity available to you. Coverage is limited only to those amounts not covered by any other insurance or indemnity. In no event will this coverage apply as contributing insurance. This “noncontribution” clause will take precedence over a similar clause found in other insurance or indemnity language.

D. What is NOT covered: The following items are excluded from coverage under the **Group Policy**:

- **Eligible Cellular Wireless Telephone** accessories other than the standard battery and standard antenna provided by the manufacturer;
- **Eligible Cellular Wireless Telephones** purchased for resale or for professional or commercial use;
- **Eligible Cellular Wireless Telephones** that are lost or **Mysteriously Disappear**;
- **Eligible Cellular Wireless Telephones** under the care and control of a common carrier, including, but not limited to, the U.S. Postal Service, airplanes or delivery service;
- **Eligible Cellular Wireless Telephones Stolen** from baggage unless hand-carried and under the **Eligible Person’s** supervision or under the supervision of the **Eligible Person’s** traveling companion who is previously known to the **Eligible Person**;
- **Eligible Cellular Wireless Telephones Stolen** from a construction site.
- **Eligible Cellular Wireless Telephones** which have been rented or leased from a person or company other than a cellular provider;
- **Eligible Cellular Wireless Telephones** which have been borrowed;
- **Eligible Cellular Wireless Telephones** that are received as part of a pre-paid plan;
- Cosmetic damage to the **Eligible Cellular Wireless Telephone** or damage that does not impact the **Eligible Cellular Wireless Telephone’s** ability to make or receive phone calls (including minor screen cracks and fractures less than 2 inches in length that do not prevent the ability to make or receive phone calls or to use other features related to making or receiving phone calls);
- Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood,

earthquake, radioactive contamination, or damage from inherent product defects or vermin;

- Damage or theft resulting from mis-delivery or voluntary parting from the **Eligible Cellular Wireless Telephone**;
- Replacement **Eligible Cellular Wireless Telephone(s)** purchased from anyone other than a cellular service provider's retail or internet store that has the ability to initiate activation with the cellular service provider;
- Taxes, delivery or transportation charges or any fees associated with the service provided; or
- Losses covered under a warranty issued by a manufacturer, distributor or seller.

In addition, we shall not be deemed to provide coverage and we shall not be liable to pay any claim or provide any benefit under the **Group Policy** to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, our parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

E. How to file a claim

Call 1-833-763-6324 (Monday–Friday 8am–8pm EST) or go to **phonebenefit.com** to open a claim. You must report the claim within 90 days of the loss, or as soon as reasonably possible, or the claim may not be honored. Upon receipt of a notice of claim, we will provide you with the necessary instructions for filing proof of loss. Written proof of loss must be submitted to our **Administrator** within 120 days of the loss or the claim may not be honored. Required documentation may include but is not limited to the following:

- Your card statement reflecting the monthly **Eligible Cellular Wireless Telephone** payments for the month preceding the date the **Eligible Cellular Wireless Telephone** was **Stolen** or suffered damage;
- A copy of your current wireless service provider's billing statement;
- If a claim is due to damage, a copy of the repair estimate and photos of the damage;
- If the claim is due to theft, a copy of the police report filed within 48 hours of the theft;
- Any other documentation or information reasonably requested by us to support the claim.

> LEGAL DISCLOSURE

The Cell Phone Protection benefit outlined in this Guide to Protection Benefits is not, by itself, a policy or contract of insurance or other contract.

Benefits are provided to you, the **Cardholder**, at no additional charge.

The Cell Phone Protection benefit is provided under the **Group Policy** issued by New Hampshire Insurance Company, an AIG company. The Cell Phone Protection benefit outlined in this Guide to Protection Benefits is a summary of benefits provided to you. The attached Key Terms and **EOC** are governed by the **Group Policy**.

Effective date of benefits: Effective April 14, 2019, this Guide to Protection 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 anytime. Notice will be provided for any changes.

Cancellation: The Policyholder may cancel these benefits at any time or choose not to renew the insurance coverage for all **Cardholders**. If the Policyholder cancels these benefits, you will be notified in advance. If we terminate, cancel, or choose not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any eligible coverage that attaches prior to the date of such termination, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: This Cell Phone Protection benefit applies only to **Eligible Accounts** issued in the United States. The United States is defined as the fifty U.S. states and the District of Columbia, American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands and Northern Mariana Islands. No person or entity other than you shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of this program. This benefit does not apply if your card privileges have been cancelled. However, this insurance benefit will still apply for any benefit you were eligible for prior to the date that your **Eligible Account** is suspended or cancelled, subject to the terms and conditions of coverage.

Transfer of rights or benefits: The **Group Policy** is not assignable, but the benefits may be assigned.

Intentional Misrepresentation and Fraud: If any request for benefits made under the **Group Policy** is determined to be fraudulent, or if any fraudulent means or devices are used by you or anyone qualifying as an insured to obtain benefits under the **Group Policy**, all benefits will be forfeited. No coverage is provided if you or anyone qualifying as an insured does the following: (1) Conceals or misrepresents any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or (2) conceals or misrepresents any fact that contributes to the loss.

Due Diligence: You must exercise or perform all vigilant activity, attentiveness, and care that would be exercised or performed by a reasonable and prudent person in the same or similar circumstances to avoid, diminish, or reduce any loss or damage insured under the **Group Policy**.

Subrogation: If payment is made under this benefit, we are entitled to recover such amounts, to the extent of our payments, from other parties or persons. Any party or person who receives payment under this benefit must transfer to us 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.

Salvage: If an item is not repairable, we may request that you send the item to us for salvage at your expense. Failure to remit the requested item for salvage to us may result in denial of the claim.

Severability of Provisions: If in the future any one or more of the provisions of the Cell Phone Protection benefit outlined in this Guide to Protection Benefits is, to any extent and for any reason, held to be invalid or unenforceable, then such provision(s) shall be deemed “severable” from the remaining provisions of the Cell Phone Protection benefit outlined in this Guide. In that event, all other provisions of this Cell Phone Protection benefit outlined in the Guide shall remain valid and enforceable.

The Cell Phone Protection benefit listed in this Guide to Protection Benefits is subject to the conditions, limitations, and exclusions described in the Cell Phone Protection benefit section. **Receipt and/or possession of this Guide to Protection Benefits does not guarantee coverage or coverage availability.**

The Cell Phone Protection benefit outlined in this Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Cell Phone Protection benefit outlined in this Guide and the **Group Policy**, the **Group Policy** shall control.

Washington Residents: For Washington residents only, **Evidence of Coverage (EOC)** means the section of this Guide to Protection Benefits that describes the terms, conditions, and exclusions of your coverage. The **EOC**, Key Terms, and Legal Disclosures are in the entire agreement between you and us. Representations or promises made by anyone that are not contained in the **EOC**, Key Terms, or Legal Disclosures are not part of your coverage. In case of a conflict between this Guide to Protection Benefits and the **Group Policy**, the Guide to Protection Benefits shall control.



Travel & Shopping Benefits

The following Key Terms, Description of Coverage and Additional Terms apply to the remaining benefits listed in this Guide, as outlined on pages 10 through 44.

> KEY TERMS

- **You** or **Your** means the person who applied to open a Citi® credit card account or an Authorized User. It also means any other person responsible for complying with the conditions of these benefits. Specifically, We note in the benefit descriptions when the meaning of “You” or “Your” is expanded to include any additional people.
- **Citi** means Citibank, N.A., the issuer of Your credit card account.
- **Citi Card** means a credit card issued by Citi that provides You the benefits described in this Guide.
- **We, Us** or **Our** means the insurance company or administrator that provides these benefits for Your Citi Card.
- **Authorized User** means any person You allow to use Your **Citi Card** account and who was issued a Citi Card.



Worldwide Car Rental Insurance

No matter what car You rent or where You rent it, You may be covered.

We will cover You up to \$75,000 toward the cost of repairs or the cash value of the car, whichever is less, if a covered accident or theft occurs when You pay for a rental car with Your Citi® Card and/or ThankYou® Points and decline the rental company's collision loss/damage insurance.

To be eligible for coverage under this benefit, Your Citi Card and/or ThankYou Points must be used to pay for all of the cost to rent the car. If a rental car company promotion/discount of any kind is initially applied toward payment of the rental, any remaining portion of the rental must be paid for with Your Citi Card and/or ThankYou Points.

How Long are You Covered?

The length of the rental car agreement, with a maximum rental period of 31 consecutive days.

Where are You Covered?

Coverage is available worldwide. Some countries or car rental agencies require a letter of coverage. Please check with the rental agency before You go and call **1-866-506-5222** if a letter of coverage is required.

Maximum Coverage per Rental Car

\$75,000

> 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 31 consecutive days.
- The rental car is a motor vehicle with at least four wheels that is designed to be driven on public roads.
- The rental car is:
 - Damaged by an accident, a natural disaster or vandalism; or
 - Stolen.

You will be reimbursed 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.

 **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. Worldwide Car Rental Insurance 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, the coverage provided by this benefit 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 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.
- You or an authorized driver does not take responsible care of the rental car.
- The car is rented through a car sharing company that allows individuals to rent out their own vehicle.

 **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 charges or expenses:

- The diminished value to the rental car.
- The loss of use of the rental car.
- Any additional fees or taxes.

> 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.



Please take pictures of the damage if possible.

1. To file a claim, call **1-866-506-5222** as soon as possible after Your rental car is damaged or stolen. We will ask You a few questions and advise You about what documents We may need as proof to support Your claim.

Or You can visit **citi.com/prestige** to download a claim form for submission.

2. Return all requested documents within 180 days of the incident. We will notify You of Our decision once We have processed Your claim.



Medical Evacuation

Get help 24/7 when traveling and the right emergency care isn't available locally.

Becoming seriously ill or injured while on a Trip can be frightening, especially if You can't get the help You need right where You are. If You have a serious medical emergency and need help getting home or to the right medical facility, We will cover up to \$100,000 in costs for Your medical evacuation. This coverage also applies if You lose Your life and Your remains need to be returned home.

To be eligible for coverage under this benefit, Your Citi® Card and/or ThankYou® Points must be used to purchase at least a portion of the Trip.

How Long am I Covered?

From Trip Departure Date through Trip Completion Date.

What is the Maximum Coverage per Covered Traveler?

\$100,000

Trip means any pre-paid travel, tour or vacation when all or at least a portion of the cost of such arrangements was paid using Your Citi Card and/or ThankYou Points for all Covered Traveler(s).

Trip Departure Date means the date on which the Covered Traveler(s) are originally scheduled to leave on the Trip.

Trip Completion Date means the date on which the Covered Traveler(s) are scheduled to return to their point of origin or to a different final destination.

> WHO'S COVERED

Covered Travelers means You or Your spouse, Your Domestic Partner or Your Dependent(s) traveling with You.

Dependents means Your children who can be claimed on Your federal tax return.

Domestic Partner means a committed relationship between two unmarried adults, in which the partners, (1) are each other's sole Domestic Partner, (2) maintain a common residence, (3) share financial obligations if both are employed, (4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else, and (5) are not blood related.

> WHAT'S COVERED



Medical Evacuation covers expenses that a doctor recommends and We authorize in advance.

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

- The Covered Traveler becomes seriously sick, injured or dies while traveling on the Trip.
- A doctor certifies that the Covered Traveler's illness or injury is severe enough to require an emergency medical evacuation.
- In the medical evacuation, the Covered Traveler is transported in the most direct and cost-effective route possible.
- The Trip is less than 60 consecutive days long.

Covered expenses

- Transportation from the place where the Covered Traveler becomes sick or injured to the nearest medical facility where they can receive proper treatment.
- Transportation to the Covered Traveler's home, or to an appropriate medical facility near their home, if they need further treatment after having been treated at a local medical facility.
- Related medical services and supplies needed while transporting the Covered Traveler.
- In the case of death, transportation to return the Covered Traveler's remains to their home as well as cremation or embalming services and a casket for transportation.

> WHAT'S NOT COVERED

Coverage doesn't apply if:

- We didn't authorize the evacuation in advance.
- The Trip was for commuting purposes that is less than 75 miles from origination.
- The Covered Traveler was involved in fraud, illegal activity, a riot or an act of war.



Any costs for medical evacuation not authorized and arranged through AXA Assistance USA are solely the responsibility of the Covered Traveler and such costs will not be reimbursed.

> HOW TO REQUEST HELP

Call **1-866-506-5222** in the United States, or call collect internationally at **1-312-356-7830**.

We may require a doctor of Our choice to examine the Covered Traveler as is reasonably necessary while the claim is pending, or while We are paying benefits. In the event of a death, We may require an autopsy where permitted by law. We will cover the costs of any exams or autopsy We require.

Services provided by AXA Assistance USA.



Trip Cancellation & Interruption Protection

We may cover the cost of nonrefundable Trip expenses if certain unforeseen events get in the way of Your Trip.

Some examples include: sickness, injury, death of the Covered Traveler(s) and weather issues.

If a Trip is cancelled, interrupted or extended for a covered reason (see “What’s Covered”), You may be reimbursed up to \$5,000 per Trip.

To be eligible for coverage under this benefit, Your Citi® Card and/or ThankYou® Points must be used to purchase at least a portion of the Trip. In the event of partial payment, We will only reimburse the lesser of the actual amount paid for with Your Citi Card (including ThankYou Points) or the maximum coverage per Trip.

How Long are You Covered?

Trip Cancellation coverage begins on the date the Trip was purchased and ends on the Trip Departure Date.

Trip Interruption coverage begins on the Trip Departure Date and ends on the Trip Completion Date.

Maximum Coverage

Coverage is limited to the lesser of the following:

- \$5,000 maximum per Trip.
- The actual amount charged to Your Citi Card (including ThankYou Points).

Trip means any pre-paid travel, tour or vacation when all or at least a portion of the cost of such arrangements was paid using Your Citi® Card and/or ThankYou® Points for all Covered Travelers.

Trip Departure Date means the date on which the Covered Traveler(s) are originally scheduled to leave on the Trip.

Trip Completion Date means the date on which the Covered Traveler(s) are scheduled to return to their point of origin or to a different final destination.

> WHO'S COVERED

Covered Travelers means You and Your Family Member(s) traveling on the Trip.

Family Members means Your children, spouse, fiancée, Domestic Partner and their children, including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; sons-in-law or daughters-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Domestic Partner means a committed relationship between two unmarried adults, in which the partners, (1) are each other's sole Domestic Partner, (2) maintain a common residence, (3) share financial obligations if both are employed, (4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else, and (5) are not blood related.



You are still eligible for coverage on Trips for Your Family Member(s) even if You are not traveling.

> WHAT'S COVERED



Trip Cancellation & Interruption Protection applies for reasons listed below. It doesn't provide coverage if the Covered Traveler simply chooses to change plans, has a work conflict, is not feeling well but still able to travel, preferred lodging isn't available or the Covered Traveler can reach their destination but decides not to travel. Any event/incident that occurred prior to the Trip being booked is not covered. Please see "What's Not Covered" for additional restrictions.

Covered Reasons: Illness or Personal Matters:

- The Covered Traveler(s) becomes sick or injured, and is advised by a licensed medical practitioner not to travel.
- The Covered Traveler(s) is advised by a licensed medical practitioner not to travel after the purchase date of the Trip due to a medical advisory issued by a health or government agency, that directly affects the Covered Traveler's Trip Destination.
- The Covered Traveler's Family Member, not traveling on the Trip, has an injury or illness that is either life threatening or requires care from the Covered Traveler(s) and is verified by a licensed medical practitioner.
- The Covered Traveler(s) dies.
- The Covered Traveler's Family Member, not traveling on the Trip, dies.
- The Covered Traveler(s) is laid off or fired from their job.
- The Covered Traveler(s) is called to jury duty or receives a subpoena from the court, neither of which can be postponed or waived.
- The Covered Traveler(s) or the Covered Traveler's Family Member(s) is called into active military service.
- The Covered Traveler(s) or the Covered Traveler's Family Member's permanent residence is deemed unsafe or unfit to live in, or is burglarized.
- The Covered Traveler(s) or the Covered Traveler's Family Member(s) is the victim of an assault within 10 days of the Trip Departure Date.

Covered Reasons: Travel or Weather Issues:

- Severe weather or natural disaster causes all travel to or from the Covered Traveler's Trip destination to stop for at least 24 hours.
- The Covered Traveler(s) can't travel due to a quarantine or a hijacking.
- The Covered Traveler(s) misses more than half of their Trip because of missed connections, delayed departures, denied boarding, traffic accidents on their way to a departure, or lost or stolen passports.
- The Covered Traveler(s) misses a cruise or tour departure because all common carrier travel to or from their destination is cancelled or delayed at least 3 hours due to severe weather or a problem with the common carrier.
- Before the Trip Departure Date, a cruise or tour operator cancels or postpones a pre-paid event or activity, such as a shore excursion, and it's not rescheduled or the Covered Traveler(s) cannot participate during their Trip.
- A travel supplier, such as an airline or lodge, goes out of business or goes into financial default after the purchase of the Trip, impairing the Covered Traveler's ability to travel.

- A mandatory evacuation is ordered by a government or public safety agency at the Covered Traveler's Trip destination.
- A terrorist incident certified by a government agency, occurs in the Covered Traveler's Trip destination or a connecting city used to reach the Covered Traveler's Trip destination.

You will be reimbursed for the following eligible amounts resulting from the cancellation, interruption or extension of the Covered Traveler's Trip due to a covered reason:

- The value of the Covered Traveler's unused transportation tickets or forfeited deposits, minus any refund or credit received from the airline or other travel supplier(s).
- Change fees charged by the airline or other travel supplier(s).
- A credit/voucher that is not used by its expiration date or within 12 months of the issuance date, whichever is sooner.
- Other unused, nonrefundable travel expenses, such as lodging, tour fees or activity fees.
- Additional costs to get the Covered Traveler home if the Trip is interrupted, as long as new arrangements are within the same class of service as the original booking, such as economy or business class.
- Additional fares or tickets needed to rejoin the Trip that has been interrupted, as long as new arrangements are within the same class of service as the original booking, such as economy or business class.
- Reasonable expenses for similar accommodations and meals that are incurred because of an interruption or reasonable extension of the Trip due to a covered reason.
- Fees charged by a travel supplier(s) if one person cancels the Trip for a covered reason, and another person continues with the Trip alone. For example, this could include a single occupancy fee for lodging or cruise that was booked at a double occupancy rate.
- Reasonable costs to return the Covered Traveler's vehicle to their residence if they need to get home another way.

The coverage provided by this benefit is secondary. This means if the Common Carrier or another source reimburses the Covered Traveler(s) for any expenses, this benefit will cover only unreimbursed amounts.



If there is a cancellation, interruption or extension of the Trip due to a covered reason, You must notify the appropriate travel supplier (e.g., airlines, hotel, etc.) that You are cancelling or changing Your travel arrangements as soon as reasonably possible.

> WHAT'S NOT COVERED

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

- The Covered Traveler(s) decides to cancel, interrupt or extend their Trip for any reason not covered under "What's Covered."
- Any event/incident (such as severe weather or terrorist incident) that occurred prior to the Trip being booked.
- Death, serious injury or sickness of a non-Family Member that is not traveling on the Trip.
- The Covered Traveler(s) elects to shorten their Trip prior to the Trip Completion Date due to sickness or injury and the return was not at the direction of a licensed medical practitioner.
- The Covered Traveler(s) has been advised against traveling by a licensed medical practitioner prior to the Trip being booked.
- The Covered Traveler(s) did not get the required travel documentation, such as a passport or visa.
- The Covered Traveler(s) is unable to start or continue their Trip due to being involved in or under suspicion of any criminal act, illegal activities, disruptive/abusive behavior, or is otherwise prevented from traveling by a government agency.
- The Covered Traveler(s) incurs additional expenses (not listed above) by electing to change their trip destination or a connecting city used to reach their trip destination.

> 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.

1. To file a claim, call **1-866-506-5222** within 60 days of cancellation, interruption or reasonable extension of the Trip. **Failure to file a claim within 60 days will result in the denial of coverage.** We will ask You a few questions and advise You what documents We may need as proof to support Your claim. Or You can visit **citi.com/prestige** to download a claim form for submission.
2. Return all requested documents within 180 days of cancellation, interruption or reasonable extension of the Trip or as soon as reasonably possible. We will notify You of Our decision once We have processed Your claim.



If the Covered Traveler was issued a credit/voucher by the travel supplier (e.g., airline, hotel, etc.) please retain all supporting documentation in case You decide to seek reimbursement for any credit/voucher that expires or is unused per the coverage provision. To start a claim for an expired or unused credit/voucher, please call 1-866-506-5222 within 60 days of the expiration date of the credit/voucher or one year anniversary date of issuance of the credit/voucher.



Trip Delay Protection

Expenses while You wait, like meals or lodging? No worries, it's covered.

If a Covered Traveler's Trip on a Common Carrier is delayed for at least 6 hours, We may reimburse You for expenses incurred because of the delay. You are covered for up to \$500 per Covered Traveler, per Trip.

To be eligible for coverage under this benefit, Your Citi® Card and/or ThankYou® Points must be used to purchase at least a portion of the Common Carrier fare.

How Long are You Covered?	From Trip Departure Date to Trip Completion Date.
Maximum Coverage per Covered Traveler, per Trip	\$500

Common Carrier means a vehicle that's licensed to transport any public passenger who pays a fare or buys a ticket, and is available on a regular schedule. Examples include planes, trains, ferries and cruise ships, but does not include taxis, car service, rental car and rideshare service.

Trip means any pre-paid travel, tour or vacation when all or at least a portion of the cost of the Common Carrier fare was paid using Your Citi Card and/or ThankYou Points for all Covered Travelers.

Trip Departure Date means the date on which the Covered Traveler(s) are originally scheduled to leave on the Common Carrier.

Trip Completion Date means the date on which the Covered Traveler(s) are scheduled to return to their point of origin or to a different final destination.

> WHO'S COVERED

Covered Travelers means You and Your Family Member(s) traveling on the Trip.

Family Members means Your children, spouse, fiancée, Domestic Partner and their children, including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; sons-in-law or daughters-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Domestic Partner means a committed relationship between two unmarried adults, in which the partners, (1) are each other's sole Domestic Partner, (2) maintain a common residence, (3) share financial obligations if both are employed, (4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else, and (5) are not blood related.



You are still eligible for coverage on Trips for Your Family Member(s) even if You are not traveling.

> WHAT'S COVERED

This benefit covers the following expenses, as long as they are reasonable and necessary for the Covered Traveler to incur during the delay:

- Lodging.
- Ground transportation (excluding car rentals).
- Meals.
- Personal or business necessities, such as toiletries or items that the Covered Traveler(s) needs when delayed.

The coverage provided by this benefit is secondary. This means if the Common Carrier or another source reimburses the Covered Traveler(s) for any expenses, this benefit will cover only unreimbursed amounts.

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

- The Covered Traveler's Trip is delayed because of a delay or cancellation caused by the Common Carrier.
- The Covered Traveler's passport, money or other travel documents are lost or stolen.
- The Covered Traveler(s) are not able to board because of overbooking.
- The Covered Traveler's Trip is delayed because of severe weather, a natural disaster, a previously unannounced strike, a quarantine or hijacking.

> WHAT'S NOT COVERED

Coverage does not apply under the following conditions:

- The Covered Traveler(s) accepted an offer or coupon in exchange for not boarding an overbooked flight.
- The Covered Traveler(s) is delayed due to a missed connection of their Common Carrier, but the delay that caused the missed connection does not meet the required time period of 6 hours.
- The Covered Traveler(s) is delayed due to being involved in or under suspicion of any criminal act, illegal activities or disruptive/abusive behavior.

> 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.

1. To file a claim, call **1-866-506-5222** within 60 days of the Trip delay. **Failure to file a claim within 60 days will result in the denial of coverage.** We will ask You a few questions and advise You what documents We may need as proof to support Your claim. Or You can visit **citi.com/prestige** to download a claim form for submission.
2. Return all requested documents within 180 days of the Trip delay or as soon as reasonably possible. We will notify You of Our decision once We have processed Your claim.



Baggage Delay Protection

You are never at a loss when bags are late — buy what is needed, it's covered.

If the Covered Traveler's Common Carrier checked baggage is delayed on a Trip, We may reimburse the cost of necessary personal and business items until their baggage arrives. You are covered for up to \$500 per Covered Traveler, per Trip if the Covered Traveler's checked baggage doesn't get to their destination within 6 hours of arrival.

To be eligible for coverage under this benefit, Your Citi® Card and/or ThankYou® Points must be used to purchase at least a portion of the Common Carrier fare.

How Long are You Covered?	From Trip Departure Date to Trip Completion Date.
Maximum Coverage per Covered Traveler, per Trip	\$500

Common Carrier means a vehicle that's licensed to transport any public passenger who pays a fare or buys a ticket, and is available on a regular schedule. Examples include planes, trains, ferries and cruise ships, but does not include taxis, car service, rental car and rideshare service.

Trip means any pre-paid travel, tour or vacation when all or at least a portion of the Common Carrier fare was paid using Your Citi Card and/or ThankYou Points for all Covered Travelers.

Trip Departure Date means the date on which the Covered Traveler(s) are originally scheduled to leave on the Common Carrier.

Trip Completion Date means the date on which the Covered Traveler(s) are scheduled to return to their point of origin or to a different final destination.

> WHO'S COVERED

Covered Travelers means You and Your Family Member(s) traveling on the Trip.

Family Members means Your children, spouse, fiancée, Domestic Partner and their children, including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; sons-in-law or daughters-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Domestic Partner means a committed relationship between two unmarried adults, in which the partners, (1) are each other's sole Domestic Partner, (2) maintain a common residence, (3) share financial obligations if both are employed, (4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else, and (5) are not blood related.



You are still eligible for coverage on Trips for Your Family Member(s) even if You are not traveling.

> WHAT'S COVERED

This benefit covers personal and business items that the Covered Traveler(s) may need when their baggage is delayed, such as toiletries or a change of clothes, unless they're included in the "What's Not Covered" list below.

The coverage provided by this benefit is secondary. This means if the Common Carrier or another source reimburses the Covered Traveler(s) for any expenses, this benefit will cover only unreimbursed amounts.

> WHAT'S NOT COVERED

Coverage does not apply to the following items:

- Any items not contained in the checked baggage.
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts or lottery), passport, visas, negotiable instruments, bullion, rare or precious metals, stamps and coins, currency or its equivalent.



There is no coverage when the baggage is delayed while returning to the Covered Traveler's primary residence.

> HOW TO FILE A CLAIM



The Covered Traveler should notify the airline (or other Common Carrier) before leaving the airport or station and keep a copy of any report provided.

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.

1. To file a claim, call **1-866-506-5222** within 60 days of the bags being delayed. **Failure to file a claim within 60 days will result in the denial of coverage.** We will ask You a few questions and advise You what documents We may need as proof to support Your claim. Or You can visit **citi.com/prestige** to download a claim form for submission.
2. Return all requested documents within 180 days of the bags being delayed or as soon as reasonably possible. We will notify You of Our decision once We have processed Your claim.

If You make a claim and receive payment, You won't receive coverage for the same or similar items under any other Citi® Card benefit.



Lost Baggage Protection

Say good-bye to baggage worries. You are covered if items are lost, stolen or damaged.

If a Covered Traveler's baggage is lost, stolen or damaged by the Common Carrier while on a Trip, We may refund the purchase price of the missing items or the cost to repair or replace the damaged items, whichever is less. You are covered for up to \$3,000 per Covered Traveler, per Trip (\$2,000 per bag for New York residents), or up to \$10,000 in total for all Covered Travelers.

To be eligible for coverage under this benefit, Your Citi Card and/or ThankYou® Points must be used to purchase at least a portion of the Common Carrier fare.

How Long are You Covered?

While baggage is under the care and control of the Common Carrier.

Maximum Coverage per Covered Traveler, per Trip

\$3,000 (\$2,000 per bag for New York Residents)

Maximum Coverage per Trip

\$10,000

Common Carrier means a vehicle that's licensed to transport any public passenger who pays a fare or buys a ticket, and is available on a regular schedule. Examples include planes, trains, ferries and cruise ships, but does not include taxis, car service, rental car and rideshare service.

Trip means any pre-paid travel, tour or vacation when all or at least a portion of the Common Carrier fare was paid using Your Citi® Card and/or ThankYou® Points for all Covered Travelers.

> WHO'S COVERED

Covered Travelers means You and Your Family Member(s) traveling on the Trip.

Family Members means Your children, spouse, fiancée, Domestic Partner and their children, including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; sons-in-law or daughters-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Domestic Partner means a committed relationship between two unmarried adults, in which the partners, (1) are each other's sole Domestic Partner, (2) maintain a common residence, (3) share financial obligations if both are employed, (4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else, and (5) are not blood related.



You are still eligible for coverage on Trips for Your Family Member(s) even if You are not traveling.

> WHAT'S COVERED

A checked item is covered unless it's included in the "What's Not Covered" list below. We will cover the item's purchase price (including sales tax), or the cost of repairing it, whichever is less.

The coverage provided by this benefit is secondary. This means if the Common Carrier or another source reimburses the Covered Traveler(s) for any expenses, this benefit will cover only unreimbursed amounts.

> WHAT'S NOT COVERED

Coverage does not apply to the following items:

- Antiques and collector's items.
- Traveler's checks, tickets of any kind (e.g., for airlines, sporting events, concerts or lottery), passport, visas, negotiable instruments, bullion, rare or precious metals, stamps and coins, currency or its equivalent.

Coverage doesn't apply to any item that's lost, stolen or damaged under these specific circumstances:

- The Covered Traveler(s) is involved in a fraudulent or illegal activity.
- The item is seized by customs or any government agency.

> HOW TO FILE A CLAIM



The Covered Traveler should notify the airline (or other Common Carrier) before leaving the airport or station and keep a copy of any report provided.

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.

1. To file a claim, call **1-866-506-5222** within 60 days of the bags being lost, stolen or damaged. **Failure to file a claim within 60 days will result in the denial of coverage.** We will ask You a few questions and advise You what documents We may need as proof to support Your claim. Or You can visit citi.com/prestige to download a claim form for submission.
2. Return all requested documents within 180 days of the bags being lost, stolen or damaged or as soon as reasonably possible. We will notify You of Our decision once We have processed Your claim.

If You make a claim and receive payment, You won't receive coverage for the same or similar items under any other Citi® Card benefit.



Roadside Assistance Dispatch Service

Get help 24/7 with a single call when car problems strike.

If You have car trouble while You are on the road in any of the 50 United States, District of Columbia, Puerto Rico and the U.S. Virgin Islands, We will send help directly to Your location at no cost.

> WHO'S COVERED

This benefit covers You.

> WHAT'S COVERED

This dispatch service sends help if You need:

- Towing and winching (You will be responsible for expenses associated with towing beyond 10 miles).
- Jump starts.
- Flat tire changes (when a spare is available).

- Lock-out service (when the key is in the vehicle).
- Delivery of up to 2 gallons of fuel.

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

- You are with the vehicle.
- You are in a regularly traveled area (not off-road) that's accessible to ordinary tow trucks.

> WHAT'S NOT COVERED

Roadside Assistance Dispatch Service isn't available under the following circumstances:

- The vehicle is a motorcycle, a recreational vehicle or a commercial vehicle.
- The vehicle is a camper, in-tow or a trailer with a capacity greater than 1 ton.



Please note that any service providers that assist You are solely responsible for their own work.

> HOW TO REQUEST HELP

Call **1-866-506-5222** as soon as You run into trouble, and We will refer You to someone who can help. Please have Your Citi® Card available, when You call. If You need to leave Your vehicle to call for help, make sure You return in order to receive Roadside Assistance. If the car involved is a rental car, be sure to call the car rental company first. Many rental companies have specific requirements for emergency road service.



Please note that service will be dispatched for all eligible requests, there may be a delay in arrival due to weather or events outside Our control.

Roadside Assistance Dispatch Service is administered by Brickell Financial Services-Motor Club, Inc. d/b/a Road America Motor Club.



Travel & Emergency Assistance

We are here 24/7 for emergency travel arrangements, travel issues, medical and legal referrals, and much more.

If You need assistance before or during a trip, We offer services and referrals worldwide in case of emergencies, or help with travel requirements or complications. You won't have to scramble to find services close to Your location or worry about asking for help when You don't speak the language.



Any information or referral We provide is free, but You will have to pay for any services You use, such as medical care or legal advice.

> WHO'S COVERED

This benefit covers You and Your Family Members.

Family Members means Your children, spouse, fiancée, Domestic Partner and their children, including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; sons-in-law or daughters-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Domestic Partner means a committed relationship between two unmarried adults, in which the partners, (1) are each other's sole Domestic Partner, (2) maintain a common residence, (3) share financial obligations if both are employed, (4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else, and (5) are not blood related.



You are still eligible for coverage on trips for Your Family Member(s) even if You are not traveling.

> SERVICES PROVIDED

We connect You with the following services when You need them:

Travel and emergency assistance

- Round-the-clock access to emergency travel arrangements.
- Emergency transfer of cash from a Family Member, friend or business account.
- Information on travel requirements, such as visas or immunizations needed.
- Help locating lost or stolen travel materials, including luggage.
- Monitoring of global threats and risks in Your destination cities and countries.

Medical and legal assistance

- Referrals to local translators, doctors, dentists, hospitals and pharmacies. At Your request, We can also dispatch any of these services to Your location.
- Assistance with prescription replacements.
- Transportation arrangements to another medical facility if You have to be moved to receive the treatment You need.
- Travel arrangements for a Family Member or friend to be brought to Your bedside, if You are under medical care.

- Coordination with doctors or nurses in the United States who can consult with local medical professionals and help monitor Your condition.
- Referrals to translator for legal services or consultations with appropriate embassies and consulates.

 The cost of any professional or emergency service is not covered and will be Your responsibility.

> HOW TO REQUEST HELP

 We make every effort to respond when You have an emergency, even if You need assistance beyond the services listed here. However, because of occasional problems that may be caused by distance, location or time, We can't be responsible for the availability, use, cost or results of any service.

Call **1-866-506-5222** in the United States, or call collect internationally at **1-312-356-7830**.

Services provided by AXA Assistance USA.



Worldwide Travel Accident Insurance

Travel with peace of mind. We are here to cover You even if the unimaginable happens.

Worldwide Travel Accident Insurance is a type of coverage that You hope to never need, but it may offer some financial help to You or Your loved ones if a tragic accident does occur. If You die in an accident on a Common Carrier while traveling — or lose a limb, sight, speech or hearing — We may provide up to \$1,000,000 in compensation.

To be eligible for coverage under this benefit, Your Citi® Card and/or ThankYou® Points must be used to purchase the full amount of the Common Carrier fare for the Covered Traveler(s).

How Long are You Covered?

From Trip Departure Date through Trip Completion Date when boarding, exiting or riding as a passenger in a Common Carrier.

What is the Maximum Coverage?

\$1,000,000 per person

Common Carrier means a vehicle that's licensed to transport any public passenger who pays a fare or buys a ticket, and is available on a regular schedule. Examples include planes, trains, ferries and cruise ships, but does not include taxis, car service, rental car and rideshare service.

Trip means any pre-paid travel, tour or vacation when all of the Common Carrier fare was paid using Your Citi® Card and/or ThankYou® Points for all Covered Travelers.

Trip Departure Date means the date on which the Covered Traveler(s) are originally scheduled to leave on the Trip.

Trip Completion Date means the date on which the Covered Traveler(s) are scheduled to return to their point of origin or to a different final destination.

> WHO'S COVERED

Covered Travelers means You, Your spouse, Your Domestic Partner or Your Dependent(s).

Dependents means Your children who can be claimed on Your federal tax return.

Domestic Partner means a committed relationship between two unmarried adults, in which the partners, (1) are each other's sole Domestic Partner, (2) maintain a common residence, (3) share financial obligations if both are employed, (4) are not married or joined in a civil union to anyone else or are not the Domestic Partner of anyone else, and (5) are not blood related.

> WHAT'S COVERED

To receive payment under this benefit, the following conditions must apply:

The injury or death to the Covered Traveler(s) is caused by one of the following:

- An accident that occurs when boarding, exiting or riding as a passenger on a Common Carrier;
- Exposure to the elements after a Common Carrier accident; or
- The accident or disappearance of a Common Carrier, which causes the Covered Traveler(s) to remain missing for 52 weeks, after which We will assume they are deceased.

Maximum Coverage of \$1,000,000	50% of the Maximum Coverage or \$500,000	25% of the Maximum Coverage or \$250,000
<p>For death or loss of:</p> <ul style="list-style-type: none"> ■ Both hands or both feet ■ One hand and one foot ■ Sight in both eyes ■ Either hand or foot and sight in one eye ■ Hearing in both ears and ability to speak 	<p>For loss of:</p> <ul style="list-style-type: none"> ■ Hearing in both ears ■ Ability to speak ■ Sight in one eye ■ One hand or one foot 	<p>For loss of:</p> <ul style="list-style-type: none"> ■ Thumb and index finger of the same hand

> WHAT'S NOT COVERED

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

- Losses as a result of a riot or act of war.
- Traveling in a taxi, car service, rental car or rideshare service.
- Boarding or exiting a Common Carrier while engaging in extreme activities.
- Death or injury due to natural causes, disease, illness or self-inflicted injuries.

> 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.

1. To file a claim, call **1-866-506-5222** within 60 days of the accident. We will ask You a few questions and advise You what documents should be submitted with Your claim form. Or You can visit citi.com/prestige to download a claim form for submission.
2. Return the claim form and all requested documents within 180 days of the accident or as soon as reasonably possible. We will notify You of Our decision once We have processed Your claim.

In the case of death, benefits will be paid to the Covered Traveler's estate.



Damage & Theft Purchase Protection

Shop with more confidence — You are covered if Your purchase is damaged or stolen.

If an item is purchased with Your Citi® Card and/or ThankYou® Points and is damaged or stolen within 90 days of purchase or delivery of the item, whichever is first, We may repair it or reimburse You up to the amount paid with Your Citi Card and/or ThankYou Points. You are covered for up to \$10,000 per Incident, up to \$50,000 per year, per Citi Card account.

To be eligible for coverage, You must pay for the item at least in part with Your Citi Card and/or ThankYou Points. We will only reimburse the lesser of the actual amount paid for with Your Citi Card (including ThankYou Points) or the maximum coverage per Incident.

How Long are You Covered?

Within 90 days of purchase or delivery of the item, whichever is first.

Maximum Coverage per Incident

Coverage is limited to the lesser of the following:

- \$10,000
- The amount charged to the Citi Card (including ThankYou Points).

Maximum Coverage per Calendar Year per Account

\$50,000

Incident means the event or occurrence when the item(s) was damaged or stolen.



The coverage provided by this benefit is secondary.

This means that if You have another insurance policy, this benefit will cover only the amount Your other policies do not. Damage & Theft Purchase Protection does cover deductibles You may have to pay under Your other insurance policies.

> WHAT'S COVERED

Purchases made by You using Your Citi Card and/or ThankYou Points.

> WHAT'S NOT COVERED

Coverage does not apply to the following items:

- Boats, cars, aircraft, or any other motorized land, air or water vehicles and their original equipment. Tires are not covered.
- Items that can spoil or are consumable and need to be replaced after they have been used for a period of time such as food, fuel, batteries, medications, beauty products or personal care products.
- Currency, cash (including rare or precious coins), gift cards or Traveler's checks.
- Tickets of any kind (e.g., for airlines, sporting events, concerts or lottery).
- Items purchased for resale, professional or commercial use.
- Advice or services for a purchased item, such as product installation, labor, maintenance or repair.
- Watches or jewelry including loose gems, precious stones, metals and pearls.
- Firearms or ammunition.

Coverage does not apply to any item if it's damaged or stolen under these conditions:

- The item was not reasonably cared for to prevent the damage or theft.
- The item is used in a way that goes against the manufacturer's instructions or warnings, or is altered from its designed purpose.
- The item is damaged because of a product defect or experiences normal wear and tear where no failure has occurred.
- The item is damaged because of an act of God, such as a flood, hurricane, lightning, wind or earthquake.
- The item was under the care and control of a third-party including, but not limited to, the U.S. Postal Service, airlines, or delivery services.

> HOW TO FILE A CLAIM



Please keep the damaged item in case You are asked to provide it. For stolen items, You will be required to provide a police report.

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.

1. To file a claim, call **1-866-506-5222** as soon as possible after the Incident. We will ask You a few questions and advise You what documents We may need to support Your claim. Or You can visit **[citi.com/prestige](https://www.citi.com/prestige)** to download a claim form for submission.

- Return all requested documents within 180 days of the date of Incident. We will notify You of Our decision once We have processed Your claim.



Citi® Price Rewind

Did You get the lowest price on Your Citi® Card purchase? Let Citi Price Rewind search for You.

Citi Price Rewind searches for a lower price at hundreds of online merchants on the registered items You pay for with Your Citi Card. If the same item is found at a lower price within 60 days of Your initial purchase date, You may receive the difference between the price You paid and the lower price found by Citi Price Rewind. If You find a lower price that may qualify You to receive the difference in price, You can go to citipricerewind.com to learn more.

To be eligible for the Citi Price Rewind benefit, You must pay for the item at least in part with Your Citi Card. You will only receive the lesser of the actual amount paid for with Your Citi Card or the maximum benefit per item.

How Long is Citi Price Rewind Available?	60 days from date of purchase for each item.
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Maximum Benefit per Item	The lesser of the following: <ul style="list-style-type: none">■ \$200■ The amount charged to the Citi Card.
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Maximum Benefit per Calendar Year per Account	\$1,000
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Citi Price Rewind tracks online prices for purchases You have registered at citipricerewind.com. It does not guarantee that it tracks all retailers or that it will find the lowest published price. If You find a lower published price yourself, You can request the difference in price.

The following conditions also apply:

- The lower-priced item must be the same as the one You purchased (including the same manufacturer, model number and color, if applicable).
- The lower price must be published on an online retail site or in a printed or online newspaper, magazine, store circular or catalog and can be validated with the merchant. This includes special promotions such as Black Friday or door buster sales.

- The price comparison must be based only on sale price, not including taxes, shipping and handling, delivery costs, warranties or any other charges.

> **WHAT PURCHASES ARE ELIGIBLE**

Purchases made on Your Citi® Card.

> **WHAT PURCHASES ARE NOT ELIGIBLE**

The following items are not eligible for Citi® Price Rewind:

- Boats, cars, aircraft or any other motorized land, air or water vehicles and their original equipment. Tires are not eligible.
- Items that can spoil or are consumable and need to be replaced after they have been used for a period of time such as food, fuel, batteries, medications, beauty products or personal care products.
- Watches or jewelry including loose gems, precious stones, metals and pearls.
- Tickets of any kind (e.g., for airlines, sporting events, concerts or lottery).
- Travel arrangements of any kind (e.g., hotels, vacations rentals, or car rentals).
- Collectable items; including but not limited to, antiques, coins, art, sports memorabilia or stamps.
- Items purchased for resale use.
- Plants or animals, including stuffed or mounted animals or fish.
- Advice or services for a purchased item, such as product installation, labor, maintenance or repair.
- Firearms or ammunition.

The following specific circumstances are not eligible for Citi Price Rewind:

- The lower-priced item requires a service contract, such as cell phones with a service contract.
- The lower-priced item is offered at no cost, or the lower price includes a bonus, free offer, special financing or a rebate.
- The lower-priced item is offered through a warehouse club where the merchant requires a customer to pay a membership fee.
- The lower-priced item is a going-out-of-business sale item or from an internet auction site.
- The item is returned, used, customized, altered, refurbished, or secondhand.

> HOW TO INITIATE A CITI PRICE REWIND BENEFIT REQUEST

Go to citipricerewind.com or call **1-866-506-5222** for instructions on how to submit a Citi® Price Rewind benefit request. You have up to 180 days from the date of purchase to initiate a Citi Price Rewind benefit request. **Failure to initiate a benefit request within 180 days from the date of purchase will result in the denial of the benefit request.**

The Citi Price Rewind benefit is provided by Citibank, N.A.



Extended Warranty

Feel more confident about Your purchase. We will add 24 Months on Your warranty.

To be eligible for coverage, You must pay for the item at least in part with Your Citi® Card and/or ThankYou® Points. We will only reimburse the lesser of the actual amount paid for with Your Citi Card (including ThankYou Points) or the maximum coverage per item.

How Long are You Covered?

We will extend the manufacturer's warranty for an additional 24 Months. If You purchase an extended warranty, Our coverage begins at the expiration of that warranty. In the event of a covered failure We will repair or replace the item or reimburse up to the amount charged on Your Citi Card and/or ThankYou Points (excluding shipping and handling) or \$10,000, whichever is less. Total coverage up to a maximum of 7 years from the purchase date.

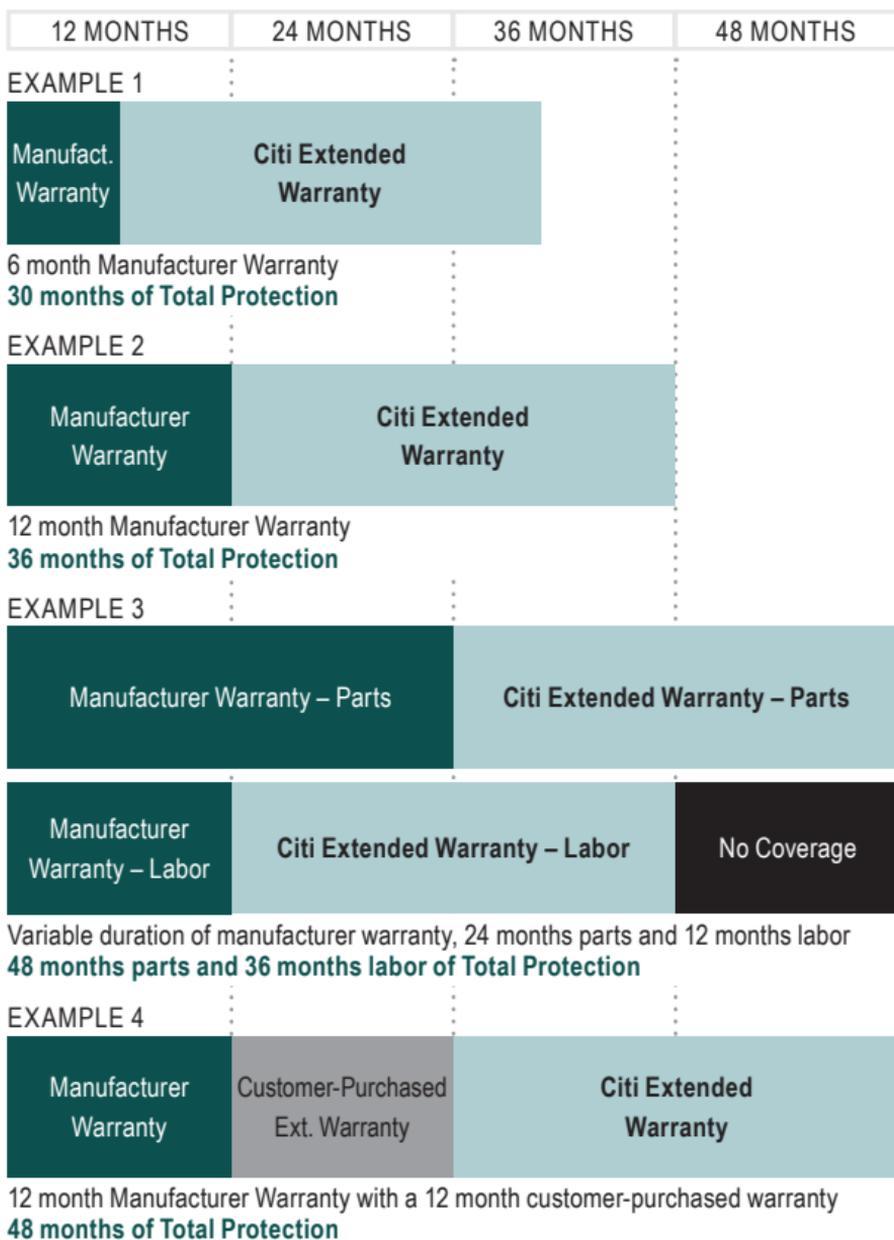
Maximum Coverage per Item

Coverage is limited to the lesser of the following:

- The cost to repair or replace the item.
- The purchase price of the item.
- The amount charged to the Citi Card (including ThankYou Points).
- \$10,000 per item.

We will decide if a covered failure will be repaired or replaced, or whether You will be reimbursed up to the amount paid with Your Citi Card and/or ThankYou Points. Items will be replaced with those of like kind and quality. However, We cannot guarantee to match exact color, material, brand, size or model.

Coverage only applies to the item that fails, not to any other property that's damaged by it.



> WHAT'S COVERED

Purchases made by You using Your Citi® Card and/or ThankYou® Points.

> WHAT'S NOT COVERED

Coverage does not apply to the following items:

- Boats, cars, aircraft or any other motorized land, air or water vehicles and their original equipment. Tires are not covered.
- Services (such as product installation, repairs, maintenance or diagnostics) unless covered under the manufacturer's warranty.
- Used, antique or pre-owned items.
- Items purchased for resale, professional or commercial use.
- Land or buildings; housing properties.
- Plants and live animals.
- Items that do not come with a manufacturer's warranty.

Coverage doesn't apply under these circumstances:

- You fail to care for or service the item appropriately as required by the manufacturer.
- The item has a product defect, recall, or experiences normal wear and tear where no failure has occurred.
- The item is damaged because of an act of God, such as a flood, hurricane, lightning, wind or earthquake.

> 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.

1. To file a claim, call **1-866-506-5222** as soon as possible after the incident. We will ask You a few questions and advise You what documents We may need to support Your claim. Or You can visit **citi.com/prestige** to download a claim form for submission.
2. Return all requested documents within 180 days of the date of incident. We will notify You of Our decision once We have processed Your claim.



90 Day Return Protection

If You try to return an item within 90 days of purchase and the merchant won't take it back, We may refund You the purchase price up to \$500 per item and \$1,500 per year.

To be eligible for coverage, You must pay for the item in full with Your Citi® Card and/or ThankYou® Points. We will only reimburse the lesser of the actual amount paid for with Your Citi Card (including ThankYou Points) or the maximum coverage per item. The item must be purchased in the United States and its territories.

How Long are You Covered?

Within 90 days from the date of purchase.

Maximum Coverage per Item

Coverage is limited to the lesser of the following:

- \$500
- The amount charged to the Citi Card (including ThankYou Points).

Maximum Coverage per Calendar Year per Account

\$1,500

When returning the item, We must receive it in like-new and good working condition with all the original parts.

> **WHAT'S COVERED**

Purchases made by You on Your Citi® Card and/or ThankYou® Points.

> **WHAT'S NOT COVERED**

Coverage doesn't apply to the following items:

- Cars, boats and any other motorized vehicles and their attached parts. Tires are not covered.
- Computer software or any type of video, digital, or audio discs or tapes, including video games.
- Collectable items; including but not limited to, antiques, coins, art, sports memorabilia or stamps.
- Cash (including rare or precious coins), checks, promissory notes or any other financial document that represents money.
- Tickets of any kind (e.g., for airlines, sporting events or concerts).
- Items that can spoil or are consumable and need to be replaced after they have been used for a period of time such as food, fuel, batteries, medications, beauty products or personal care products.
- Animals or living plants.
- Watches or jewelry including loose gems, precious stones, metals and pearls.
- Furniture or appliances.
- Firearms or ammunition.

Coverage doesn't apply under these specific circumstances:

- The item is customized, altered, rebuilt or secondhand.
- The item has product defects, is not in working order or is damaged.

Coverage doesn't apply to the following related charges:

- Shipping, handling or taxes.
- Warranties or memberships.
- Services, such as product installation or repairs.

> **HOW TO FILE A CLAIM**



Please keep the item with all its original parts because We may ask You to send it to Us if We approve Your claim.

Please follow the steps below and pay close attention to the deadlines to make sure You remain eligible for coverage.

1. To file a claim, call **1-866-506-5222** within 30 days of when You attempt to return the item. **Failure to file a claim within 30 days will result in the denial of coverage.** We will ask You a few questions and advise You what documents We may need to support Your claim. Or You can visit citi.com/prestige to download a claim form for submission.
2. Return all requested documents within 60 days of the date You initiated the claim. We will notify You of Our decision once We have processed Your claim.



Missed Event Ticket Protection

If the unexpected keeps You from using tickets (such as tickets for a sporting event, concert or lecture) for an event, We may reimburse You the price of the ticket up to \$500 per ticket, including service fees that are listed on the ticket or receipt.

You are covered for up to \$5,000 in a calendar year per account. To be eligible for coverage, You must pay for the tickets at least in part with Your Citi® Card and/or ThankYou® Points. We will only reimburse the lesser of the actual amount paid for with Your Citi Card (including ThankYou Points) or the maximum coverage per ticket.

How Long are You Covered?	Date of purchase to the event date.
What is the Maximum Coverage per Ticket?	Coverage is limited to the lesser of the following: <ul style="list-style-type: none"> ■ \$500 ■ The amount charged to the Citi Card (including ThankYou Points).
What is the Maximum Coverage per Calendar Year per Account?	\$5,000

Ticketholder means You or anyone You give the ticket to as a gift.

> WHAT'S COVERED

Purchases made by You using Your Citi Card and/or ThankYou Points.

Covered reasons

To take advantage of this benefit, the Ticketholder must miss the event for one of the following covered reasons:

- The venue or producer cancels the event (or delays the event more than 12 hours) and does not reimburse or replace the ticket or provide a rain check.
- The Ticketholder can't find the ticket, or it's stolen or destroyed.
- The Ticketholder has an accident on the way to the event that causes the event to be missed.
- The Ticketholder or anyone living with them has an injury or illness that requires medical care.
- The Ticketholder or their family member dies.
- The Ticketholder is called to jury duty or receives a subpoena from the court, neither of which can be postponed.
- The Ticketholder is called to emergency duty as a member of the National Guard, Active Reserve or the United States Armed Forces.
- Severe weather or natural disaster prevents the Ticketholder from attending the event.
- A catastrophe causes a government authority to cut off access to the immediate area near the event site, preventing the Ticketholder from getting to it.

We will also cover taxes and nonrefundable ticket fees (including convenience and shipping fees).

If the missed event was part of a multi-day ticket or season ticket, coverage will apply to the costs in proportion to the number of days or percentage of a season that the Ticketholder missed.

The coverage provided by this benefit is secondary. This means if You have another insurance policy or other source that will reimburse You, this benefit will cover only the amount that the other insurer or the event producer or venue does not.

> WHAT'S NOT COVERED

The following specific conditions are excluded from coverage:

- Events not attended because of incidents within one's control, where a reasonable and prudent person, as determined by Us, would use the tickets.
- Event not attended because of an illness or injury known about before purchasing the ticket.
- Transportation tickets.
- Ticket purchased for resale.

> 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.

1. To file a claim, call **1-866-506-5222** within 60 days of incident. **Failure to file a claim within 60 days will result in the denial of coverage.** We will ask You a few questions and advise You what documents should be submitted to validate Your claim. Or You can visit citi.com/prestige to download a claim form for submission.
2. Return all requested documents within 180 days of incident or as soon as reasonably possible. We will notify You of Our decision once We have processed Your claim.

ADDITIONAL TERMS

This Guide is not, by itself, a policy or contract of insurance or other contract. The information in this section applies to all insurance and non-insurance benefits described in this Guide.

Benefits are purchased and provided complimentary to You, but non-insurance services may have associated costs, which will be Your responsibility.

Damage & Theft Purchase Protection, Extended Warranty, Missed Event Ticket Protection, Baggage Delay Protection, Lost Baggage Protection, Worldwide Travel Accident Insurance, Trip Cancellation & Interruption Protection, Trip Delay Protection and Worldwide Car Rental Insurance coverage ("Description of Coverage" or "DOC") is provided under a Group Policy of insurance issued by Virginia Surety Company, Inc. ("VSC"). The DOCs in this Guide are intended as a summary of benefits provided to You. The attached Key Terms, DOCs and all the information about the insurance benefits listed in these Additional Terms are governed by the conditions, limitations and exclusions of the Group Policy. 90 Day Return Protection is provided by VSC. Non-insurance benefits described in this Guide may be provided by a third-party provider.

Privacy Notice: As the provider of the benefits described herein, VSC collects personal information about You from the following sources: information the provider gathers from You, from Your request for benefits or other forms You furnish to the provider, such as Your name, address, telephone number and information about Your transactions with the provider such as claims made and benefits paid. The provider may disclose all information it collects, as described above, to its affiliates, subsidiaries and partners, as well as to non-affiliated third parties that perform administrative or other services on Our behalf solely in connection with the benefits You have received. By providing this information to the provider, You agree that the provider may use Your information in accordance with this Privacy Notice, such as to provide benefits entitled to You, and to meet regulatory and contractual requirements relating to the benefits provided to You. The provider uses commercially

reasonable physical, electronic and procedural safeguards that comply with federal regulations to maintain the confidentiality of Your personal information. The provider takes appropriate technical and organizational measures to protect Your personal information from accidental or unlawful destruction, accidental loss and unauthorized alteration, disclosure, or access. The provider does not disclose any personal information about former beneficiaries to anyone, except as required by law. The provider restricts access to personal information about You to those authorized individuals or third parties who reasonably need to know that information in order to provide benefits to You.

Should You have any questions about the procedures or the information contained within Your file, please contact the provider by writing to:

Compliance Department
Virginia Surety Company, Inc.
175 West Jackson Blvd., Chicago, IL 60604

Effective date of benefits: Effective April 14, 2019, this Guide replaces all prior disclosures, program descriptions, advertising and brochures by any party. We reserve the right to change the benefits and features of these programs at any time.

Cancellation: These benefits can be cancelled at any time or non-renewed for You. In the event benefits are cancelled or non-renewed, You may be notified as required by law. Coverage will still apply for any benefits You were eligible for prior to the date of such cancellation or non-renewal, subject to the terms and conditions of coverage.

The provider of these benefits shall not be required to give notice if substantially similar coverage has been obtained from another provider without a lapse of coverage.

Benefits to You: These benefits apply to cards issued in the United States by Citibank, N.A. to residents of the United States. The United States is defined as the 50 United States, the District of Columbia, American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands and Northern Mariana Islands. No person or entity other than You 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, 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 benefits may be assigned without the prior written consent of the claim administrator for these benefits.

Illegal Activity, Misrepresentation and Fraud: Benefits shall be void if You or any covered person has been involved in any illegal activity or concealed or misrepresented any material facts concerning these benefits. If providing benefits under this Guide would violate United States economic or trade sanctions, the coverage will be void.

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 provider is entitled to recover such amounts from other parties or persons. Any party who receives payment under these benefits must transfer to the provider 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 by You.

Salvage: If an item is not repairable, the administrator may request You or gift recipient send the item to the administrator for salvage at Your or gift recipient’s expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim.

Secondary Insurance: Coverage is secondary to any other applicable insurance or indemnity available to You unless indicated within the Guide. 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 Guide. In no event will 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.

Conformity of Statute: If benefit coverage does not conform to applicable provisions of State or Federal law, the benefit coverage is hereby amended.

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



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