



SPW-0225

Your Guide to Benefits

# PNC SPEND WISE<sup>SM</sup> Visa<sup>®</sup> Card

For questions about your balance, call the customer service number on your Visa card statement. For questions or assistance 24 hours a day, 365 days a year: call the toll-free number on the back of your Visa card, or 1-800-847-2911.

## SUMMARY OF TRAVEL AND RETAIL BENEFITS.

The following is a summary of the Visa benefits described herein. The details of each benefit are provided in the Visa Guide to Benefits that follows.

### Protection and Assistance:

**Cellular Telephone Protection\*** – When you pay your monthly wireless cell phone bill with your covered PNC Spend Wise Visa credit card, your cell phone is protected for the next calendar month. You can be reimbursed up to \$800 if your cell phone is stolen or damaged.

**Price Protection\*** – You can be reimbursed the difference in price up to \$1,000 for an eligible item you purchased with your covered PNC Spend Wise Visa credit card if you see the same identical item advertised for less within 60 days from the purchase date.

**Porch Piracy Protection\*** – You can be reimbursed up to \$10,000 per claim and \$50,000 per cardholder for an eligible item you purchased with your covered PNC Spend Wise Visa credit card in the event your item is stolen or damaged within 90 days from the date of purchase.

**Roadside Dispatch<sup>®</sup>** – If you have a roadside emergency, you can get the help you need – anything from a tow or jumpstart, tire change or gas delivery.\*

\* Certain terms, conditions and exclusions apply.

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**CELLULAR TELEPHONE PROTECTION**

Cell phones have become an everyday necessity for the average person, which means if Your cell phone is damaged or stolen, getting it repaired or replaced is not optional.

Fortunately, Cellular Telephone Protection is available which provides coverage for damage to, theft of, or involuntary and accidental parting of Your cell phone. An involuntary and accidental parting is the unintended separation from Your cell phone when its location is known, but recovery is impractical to complete. This benefit is available if You are a valid cardholder of an eligible U.S. issued card enrolled in the Cellular Telephone Protection benefit and You charge Your monthly cellular wireless phone bills to Your eligible card for the billing cycle before the month in which the incident occurs. Eligible cell phones are the lines listed on Your most recent cellular wireless service provider's ("cell phone provider") monthly billing statement for the billing cycle prior to when the incident occurred.

**What is covered?**

This benefit is supplemental coverage, which means that it will reimburse You for theft of, damage to or involuntary and accidental parting of Your cell phone not otherwise covered by another insurance policy (for example, cell phone insurance programs, or Your homeowner's, renter's, automobile, or employer's insurance policies).

If You **do** have personal insurance that covers theft, damage or involuntary and accidental parting for Your cell phone, this benefit reimburses You for the deductible portion of Your cell phone insurance.

If You **do not** have personal insurance, the benefit reimburses You for the covered theft, damage, or involuntary and accidental parting for Your cell phone.

Once all other insurance has been exhausted, Cellular Telephone Protection will provide coverage up to **eight hundred (\$800.00) dollars** per claim with a maximum of **two (2) claims** and **one thousand six hundred (\$1,600.00) dollars** per **twelve (12) month** period. If it is determined that Your cell phone requires replacement due to the theft of, damage to or an involuntary or accidental parting of the device, You will receive the replacement value subject to the **fifty (\$50.00) dollar** deductible and the benefit maximum. The replacement value is the lesser of Your cellular wireless service provider's suggested retail value of a similar model replacement cell phone or the actual cost to replace the cell phone.

If Your cell phone is repairable, You will receive an amount as determined by the diagnostic to repair the cell phone subject to the benefit maximum and **fifty (\$50.00) dollar** deductible.

*Note: Electronic issues, such as inability to charge, mechanical or battery failure, where there is no evidence of physical damage, are not covered under this program.*

**When does it apply?**

Cellular Telephone Protection applies when You make Your monthly cellular wireless phone bill payment with Your eligible card. Coverage begins the first day of the calendar month following a payment of the cellular wireless phone bill.

If You fail to make a cellular wireless phone bill payment in a particular month, Your coverage will be suspended. Coverage will resume on the first day of the calendar month after the date of any future cellular wireless phone bill payment made with the eligible card.

***If Your cell phone is stolen as a result of criminal activity, You must file a police report within forty-eight (48) hours of the event.***

**What is not covered?**

This benefit will not provide reimbursement for the following:

- Cell phone accessories other than standard battery and/or standard antenna provided by the manufacturer
- Cell phones purchased for resale, professional, or commercial use
- Cell phones that are lost or "mysteriously disappear," meaning that the phone vanished in an unexplained manner without evidence of a wrongful act by a person or persons
- Cell phones under the care and control of a common carrier (including, but not limited to, the U.S. Postal Service, airplanes, or delivery service)
- Cell phones stolen from baggage unless hand-carried and under Your personal supervision, or under supervision of Your traveling companion
- Cell phones which have been rented, borrowed or are part of pre-paid or "pay as you go" type plans
- Cosmetic damage to the cell phone or damage that does not impact the cell phone's capabilities and functionalities
- 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
- Damage or theft resulting from misdelivery or voluntary parting with the cell phone
- Taxes, delivery and transportation charges, and any fees associated with the cellular wireless service provider
- Losses caused by or resulting from a Cyber Incident

**How to file a Cellular Telephone Protection claim**

1. Within **sixty (60) days** of the date of the damage or theft, notify the Benefit Administrator at **1-866-894-8569** or **outside the U.S. call collect at 1-303-967-1096**. The Benefit Administrator will ask You some preliminary questions and send You the appropriate claim form. **Please note, if You do not notify the Benefit Administrator within sixty (60) days after the damage or theft, Your claim may be denied.**
2. Return the completed, signed claim form and the requested documentation below within **ninety (90) days** of the date of the damage or theft to the address provided by the Benefit Administrator.

***For faster filing, or to learn more about Cellular Telephone Protection, visit [www.cardbenefitservices.com](http://www.cardbenefitservices.com).***

**Please submit the following documents:**

- The completed signed claim form
- A copy of Your cellular wireless service provider billing statement demonstrating that the entire monthly payment for the cellular wireless phone bill was made the month prior to the date of damage or theft and has been paid with the eligible card
- If Your cellular wireless service provider's billing statement doesn't show payment with the eligible card, a copy of Your card monthly billing statement that corresponds with the above cellular wireless phone monthly billing statement
- A copy of the device summary page from Your cellular wireless phone bill or other sufficient proof of the claimed cell phone model linked to Your cell phone account
- If the claim is due to theft or criminal action, a copy of the police report filed within **forty-eight (48) hours of the event**
- Based on the details of the claim, the Benefits Administrator may request additional verification including:
  - An itemized repair estimate from an authorized cell phone repair facility
  - The damaged cell phone, for evaluation of its damage
  - An itemized store receipt for the replacement cell phone
- Documentation (if available) of any other claim settlement such as Your cellular wireless provider or manufacturer's insurance settlement (if applicable)
- Any other documentation deemed necessary in the Benefits Administrator's sole discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the cell phone.

***If the cell phone is damaged, do not discard it until the claim has been fully reviewed.***

**How will I be reimbursed?**

Depending on the nature and circumstances of Your claim, the Benefit Administrator may choose to repair or replace Your cell phone or reimburse You for the lesser of:

- a) Up to **eight hundred (\$800.00) dollars** after the **fifty (\$50.00) dollar** deductible has been applied to the replacement or repair cost; or
- b) The current cellular wireless service provider's suggested retail value of a similar model replacement cell phone, or the actual cost to replace it, whichever is lower (not including taxes, delivery and transportation charges or fees associated with the cellular wireless service provider), less Your **fifty (\$50.00) dollar** deductible.
- c) If Your cell phone is repairable, You will receive an amount as determined by the diagnostic to repair the cell phone less Your **fifty (\$50.00) dollar** deductible.

Under normal circumstances, reimbursement will take place within **ten (10) business days** of receipt and approval of Your claim form and all necessary documents.

**Definitions**

**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

**Cyber Incident** means any of the following acts:

- a) unauthorized access to or use of Your Digital Data or an Eligible Wireless Cellular Telephone;
- b) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or an Eligible Wireless Cellular Telephone;
- c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or an Eligible Wireless Cellular Telephone;
- d) restriction or inhibition of access to or directed against Your Digital Data or an Eligible Wireless Cellular Telephone
- 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 an Eligible Wireless Cellular Telephone 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 an Eligible Wireless Cellular Telephone to store information, process information, and transmit information over the Internet.

**Eligible Cellular Wireless Telephones** are the lines listed on your most recent cellular wireless service provider's ("cell phone provider") monthly billing statement for the billing cycle prior to when the incident occurred.

**Eligible Person** means a cardholder who pays for their monthly cellular wireless phone bill with their eligible card.

**You and Your** means an enrolled cardholder who has charged their monthly cellular wireless phone bill to their covered card.

**Additional provisions for Cellular Telephone Protection**

- 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 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. 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.

FORM #CELLPHONE – 2021 (04/21)

CP-0

**For more information about the benefit described in this guide, call the Benefit Administrator at 1-866-894-8569 or outside the U.S. call collect at 1-303-967-1096.**

**PRICE PROTECTION**

It is important for most buyers to get the best deal when purchasing a new item, however it can be irritating when You discover that the same item You recently purchased is being Advertised for less than what You paid for.

With Price Protection, if You buy an eligible item with Your covered Account and/or rewards program associated with Your covered Account in the United States and see the identical eligible item available for less in another retail store's printed Advertisement or non-auction Internet Advertisement within **sixty (60) days** of the Date of Purchase, You can be reimbursed the difference up to **one thousand (\$1,000.00) dollars** per item and up to **four thousand (\$4,000.00) dollars** a year.

You are eligible for this benefit if You are a valid cardholder of an eligible U.S. issued card and You charge either a portion or the entire purchase price of the eligible item to Your Account or rewards program earned on Your covered Account toward the purchase. You will only be reimbursed up to the amount charged to Your Account or the program limit.

**Price Protection is secondary to and in excess of store policies offering a lowest-price guarantee or any other form of refund for price differences. Only items Advertised by authorized dealers in the United States apply. Price differences involving manufacturing and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection benefit.**

**How does it work?**

1. Use Your eligible Account and/or rewards program associated with Your covered Account to purchase the eligible item. Be sure to save all original receipts; both Your Account paperwork and the itemized store receipt.
2. If You see the identical product by the same manufacturer Advertised in print for a lower retail price within **sixty (60) days** of Your purchase, keep the original printed Advertisement and make sure the Advertisement includes:
  - A description of the item that is identical to the one You purchased
  - The sale price
  - The store or dealer's name
  - A sale date(s) effective within **sixty (60) days** of the Date of Purchase

**What is not covered?**

- Internet Auction Advertisements including but not limited to sites such as eBay, Ubid, Yahoo and public or private live auction sites
- Advertisements of cash-only sales, close-out sales, flea markets, fire sales, going-out-of-business sales, limited-quantity promotions or liquidation sales
- Advertisements of sales of seasonal or discontinued items including, but not limited to, holiday decorations
- Animals and living plants
- Boats, automobiles, and any other motorized vehicles and their motors, equipment, or accessories
- Cell phone service agreements and cell phone contracts
- Items purchased for resale, professional, or commercial use
- Jewelry, antiques, and collectible items, rare or one-of-a-kind items, special order items, custom items, or tailored items

**How to file a Price Protection claim**

3. Notify the Benefit Administrator within **ten (10) days** of the printed Advertisement showing Your product at a lower price at **1-800-553-7520**, or outside the U.S. call collect at **1-303-967-1096**. The Benefit Administrator will answer any questions You may have and send You a claim form.
4. Return the claim form and the requested documentation below within **twenty (20) days** of contacting the Benefit Administrator. Send all information to the address provided by the Benefit Administrator.

**Please submit the following documents:**

- The completed signed claim form
- The original itemized sales receipt for Your purchase or original packing slip in the case of mail order purchases
- 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 covered 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
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim
- The original printed Advertisement or print out from a non-auction Internet site showing the item with its sale date and/or date of the Advertisement, lower Advertised price, and advertising store name to:

Card Benefit Services  
P.O. Box 110889  
Nashville, TN 37222

**Definitions**

**Account** means Your credit or debit card Accounts.

**Advertised or Advertisements** means an Advertisement printed in a newspaper, journal, magazine, or flyer or items Advertised on a non-Auction internet site, distributed in the United States to the general public and placed by a manufacturer or authorized dealer of the consumer product in the United States. The advertisement must provide information stating the same manufacturer and model number of the item purchased. Advertisements that are cut down or altered in any way will not be accepted; therefore, any Advertisements, catalogs, etc. must be submitted in whole with date verification. The only exception is Advertisements in magazines and newspapers. In these cases, it's not necessary to submit the whole publication; only the whole page or pages in which the Advertisement appears, with the date and name of the publication, is required. Advertisements posted on the Internet, by a non-Auction Internet merchant with a valid tax identification number, are also eligible. The advertisement must provide information stating the same manufacturer and model number of the item purchased. The printed version of the non-Auction internet advertisement must include the merchant's Internet address and customer service telephone number, as well as the item, including manufacturer, model number, sale price, and date of publication.

**Date of Purchase** means the date You paid for and received the item, or the date of delivery and personal acceptance of the item, whichever is later.

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

**You or Your** means an Eligible Person who used their eligible Account to purchase the item and/or with rewards program associated with their covered Account.

**Additional provisions for Price Protection**

- 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 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. 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.

FORM #PRICEPROT – 2017 (04/17)

PP-0

**For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-553-7520, or call collect outside the U.S. at 1-303-967-1096.**

**PORCH PIRACY PROTECTION**

You've made the ultimate purchase and have received notification that Your package was delivered, but when You get home Your porch is empty. You don't get frustrated, because You bought the item with Your eligible card so You may be covered with Porch Piracy Protection.

**Porch Piracy Protection eligibility and coverage**

Porch Piracy Protection guards against the theft of eligible items of personal property purchased with Your Account and/or rewards programs associated with Your Account within the first **ninety (90) days** from the date of purchase. In the event of theft, this benefit reimburses You up to the total purchase price of Your item for a maximum of **ten thousand (\$10,000.00) dollars** per claim and **fifty thousand (\$50,000.00) dollars** per cardholder.

You are eligible for this benefit if You are the 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 programs associated with Your eligible Account.

Purchases made outside the United States and gifts purchased for others may also be covered if they are purchased with Your Account and/or rewards programs associated with Your eligible Account.

**Porch Piracy Protection does not cover:**

- Animals and living plants
- Antiques or collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items towable or attachable to any motorized vehicle
- Computer software
- Items purchased for resale, either professional or commercial use
- Items that are lost, or that "mysteriously disappear," meaning they vanished in an unexplained manner, with no evidence of wrongdoing by one person or several
- Items under the control and care of a common carrier (such as the U.S. Postal Service, airplanes, or a delivery service); this exclusion does not apply once the item has been reported by the common carrier or store as delivered
- Items in Your baggage (unless hand carried, or under Your supervision or that of a companion You know); includes jewelry and watches, among other things
- Theft stemming from abuse, fraud, hostilities (war, invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal)
- Theft from misdelivery, or voluntarily parting with property
- Medical equipment
- Perishable or consumable items, including cosmetics, perfumes, rechargeable batteries, among others
- Rented and leased items
- Traveler's checks, cash, tickets, credit or debit cards, among other negotiable purchased instruments
- Items used or pre-owned (Refurbished items will not be considered used or pre-owned as long accompanied by a warranty)
- Losses caused by or resulting from a Cyber Incident

**How to file a Porch Piracy Protection claim**

**Call the Benefit Administrator at 1-800-628-8472 within sixty (60) days of the theft (if You wait longer, coverage may be denied).** The Benefit Administrator will ask for some preliminary claim information, answer Your questions and send You a claim form. When You submit Your claim, be sure to include all information regarding Your claim including the time, place, cause and the amount to replace the item.

If the purchase was stolen from the delivery location, You are required to file a claim with the common carrier and/or retailer. If You have insurance (homeowner's, renter's, car, employer or any other), You are required to file a claim with Your insurance company. You are required to submit a copy of any claim settlement along with Your claim form. Porch Piracy Protection provides coverage on an "excess" coverage basis, meaning it does not duplicate coverage, but pays for a loss only after valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies), and compensation from the retailer and/or common carrier has been exhausted. At that point, Porch Piracy Protection will cover the loss up to the amount charged to Your eligible Account, subject to the terms, exclusions, and limits of liability of the benefit.

This benefit also pays for the outstanding deductible portion of Your insurance or indemnity for eligible claims. The maximum total limit of liability is up to **ten thousand (\$10,000.00) dollars** per claim occurrence and **fifty thousand (\$50,000.00) dollars** per cardholder. You will receive no more than the purchase price as recorded on the eligible card receipt.

When a protected item is part of a pair or set, You will receive no more than the value (as described above) of the particular part or parts, regardless of any special value that item may have as part of such a pair or set, and no more than the proportionate part of an aggregate purchase price of such pair or set.

**For faster filing, or to learn more about Porch Piracy Protection, visit [www.cardbenefitservices.com](http://www.cardbenefitservices.com).**



Gift recipients may file their own claims, if they have the necessary substantiating documents.

**What You must submit to file a claim**

- Your signed and completed claim form
- A copy of Your monthly billing Account statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your 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 store receipt demonstrating that the purchase was made on Your Account
- A copy of the delivery confirmation (if applicable)
- Copy of the documentation of any other settlement of the loss (if applicable)
- Copy of the police report or claim filed with the retailer and/or common carrier (**made within forty-eight [48] hours of the occurrence in the case of theft**); If the loss was not reported, please provide a replacement receipt or other sufficient proof of loss deemed eligible solely by Your Benefits Specialist (if applicable)
- Any other documents necessary to substantiate Your claim

PLEASE NOTE: Your maximum recovery under the Porch Piracy Protection Benefit is the purchase price of the item, not to exceed the coverage limit.

**Please return Your signed and completed claim form with all documentation within ninety (90) days of the date of theft.**

**How You will be reimbursed**

Once You've met the conditions of this benefit, You may receive payment to replace Your item, an amount not more than the original purchase price, less shipping and handling charges, up to **ten thousand (\$10,000.00) dollars** per claim and **fifty thousand (\$50,000.00) dollars** per cardholder. You will only be reimbursed up to the dollar amount to replace the item or the program limit, whichever is less. Under normal circumstances, reimbursement will take place within five (5) business days.

**Definitions**

**Account** means Your eligible 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.

**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 a Covered Purchase;
- c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or a Covered Purchase;
- d) restriction or inhibition of access to or directed against Your Digital Data or a 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 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 Account and/or rewards programs associated with their Account.

**You or Your** means an Eligible Person who used their Account to purchase the item and/or rewards programs associated with their Account.

**Additional provisions for Porch Piracy Protection**

- Signed or pinned transactions are covered as long as You use Your 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 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. 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.

FORM #PSECALLPER 10K 2021 (04/21)

PPS-0

**For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-628-8472.**

**ROADSIDE DISPATCH®**

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

**What is Roadside Dispatch?**

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

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

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

- Standard Towing – Up to 5 miles included<sup>1</sup>
- 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.

<sup>1</sup> 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 PNC Bank 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 PNC Bank 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.