

WARRANTY SERVICES

TRAVEL & EMERGENCY SERVICES

PACKAGE OF SERVICES

This valuable document contains the descriptions as well as terms and conditions for a number of **Warranty** and **Travel & Emergency Services** that are provided to you at no charge by your credit card issuer.

Please take some time to familiarize yourself with the list of benefits available to you. Some provide referral and assistance and others give you the opportunity to access additional, special benefits. A select group of benefits like these are provided to you because we feel the savings, convenience, and security they provide are CORE to any great credit card program.

To obtain more information or to utilize any of the services, please refer to the description of each service for the appropriate toll-free telephone number.

For any other questions about your card, please call the customer service telephone number on your statement.

CORE

TRAVEL & EMERGENCY SERVICES

EXTENDED WARRANTY

WARRANTY REGISTRATION

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EXTENDED WARRANTY

Description:

Extended Warranty is your assurance that you'll get what you pay for every time you use your eligible card. It is extra protection for the things you buy.

This program extends the manufacturer's original written U.S. warranty period up to one additional year for warranties of five years or less. For warranties of one year or less, the warranty period will be doubled. So if your new television comes with a 90-day warranty, Extended Warranty will double the warranty so you receive 180 days of worry-free warranty protection.

There is no requirement to register your purchases or forms to fill out. You are automatically enrolled whenever you use your eligible card to charge qualifying purchases.

This program pays in excess of all other applicable coverage such as homeowners and renters policies, warranties and indemnity policies. Extended Warranty covers your expenses not covered by other policies such as insurance deductibles, up to the original purchase price of the item.



Details:

If the original warranty is still in effect, follow the manufacturer's instructions to arrange for repair. However, if your original warranty has expired, but Extended Warranty is still in effect, simply call 855-594-3252 any time, day or night, and the name and address of an authorized service center near you will be provided. If in-home service is included with your manufacturer's warranty, you may request service in your home.

The following documents are required; charge card receipt, itemized store receipt including the date and place of purchase, product description, serial number (if applicable), and a copy of the manufacturer's warranty. Generally, the service center that repaired the item will be paid directly, provided the required information is received in time. In certain instances, you may have to pay for the repairs and be reimbursed.

Important Notes:

- To file a claim, call 855-594-3252.
- Each account has a \$50,000 annual claim payment limit.

There is no coverage for the following exclusions:

- Items used for business or commercial purposes.
- Services, traveler's checks, art objects, cash or its equivalent, tickets of any kind, negotiable instruments, bullion, rare or precious coins, stamps, antiques and collectible items, or custom dental appliances.
- All vehicles and their associated parts and equipment, except non-motorized cycles.
- Dwellings, or any item that is attached to or embedded in earth, soil, dwelling or other permanent structure.
- Animals and living plants, consumable and perishable items (including, but not limited to, food or fuel).

- Incidents resulting from fraud, abuse, neglect, war or hostilities of any kind, confiscation by order of any government, public authority or customs official, incidents arising from illegal activity, normal wear and tear, radioactive contamination, flood, earthquake, mysterious disappearance, incidental and consequential damage and inherent product defects.
- This program is governed by the terms and conditions of a master policy. If a statement in this explanation and any provision in the policy differ, the policy will govern.
- Other exclusions may apply.

WARRANTY REGISTRATION

With one toll-free call you can register any purchased item that has the manufacturer's original written U.S. warranty included as a standard part of the item. So you don't have to search your files and kitchen drawers for your warranty copies when you need a repair. If you register with us, all it takes is a quick phone call in your time of need.

Have your name, mailing address, telephone number, receipt, make, model, and serial number of the item ready when you call.

When you need to obtain your warranty details, the required information will be provided when you call **800-662-8855**.

EXTENDED SERVICE AGREEMENTS

This service offers valuable protection beyond the coverage provided to you by an items' manufacturer and the Extended Warranty service described above. For an additional fee you may purchase an extended service agreement that could extend your protection for up to five additional years.

To learn more about this service or to purchase an extended service agreement, please call **800-662-8855** or e-mail: **warranty@thedirectmg.com**

TRAVEL & EMERGENCY SERVICES

The services listed below are available whenever and wherever you need them, 24 hours a day, 365 days a year—just call toll-free to **877-860-1099** to access the services or learn more about them. The telephone call for assistance and/or referrals comes at no cost to you. In some cases, you will be billed for any additional services provided by third-party vendors that assist you with your travel and/or emergency services. The costs (if any), availability, or success of those services is not guaranteed and is not the responsibility of the card issuer or its supplier. The services are accessible worldwide by calling 949-955-6250 (toll-charges apply).

Emergency Ticket Replacement Assistance

Arranges replacement and delivery of new airline tickets, and assists with airline ticket reimbursement procedures.

Emergency Pet Housing and/or Pet Return

Coordinates arrangements for temporary boarding or the return of a pet if unattended as a result of an emergency.

Emergency Message Relay Assistance

Send and receive emergency messages toll-free, 24-hours a day.

Emergency Translation Service & Assistance

Provides immediate verbal translation in an emergency or referrals to local interpreter services.

Emergency Transportation Assistance

Transportation assistance for you or a family member including a travel escort for your dependent child.

Legal Referral Assistance

Arrange contact with attorneys based on language needed, U.S. embassies, or bail bond assistance.

Lost Luggage Locator Assistance

Assists with carrier's insurance procedures and arranges for the shipment of replacement items if luggage is lost.



Medical Referral Assistance

Provides medical and dental referral worldwide, monitoring, and follow-up assistance.



Personal Travel Agent Service

Provides travel agent services with licensed travel agents certified by IATA.

Prescription Assistance and Valuable Document Delivery Assistance

Assistance with passport or ticket replacement if lost or stolen and documents are needed to obtain critical drugs.

Pre-Trip Assistance

Provides destination information for 180 countries such as security, health, weather, or exchange rates.

Replacement of Corrective Lenses and Medical Devices

Coordinates the replacement of corrective lenses or medical devices if lost, stolen, or broken during travel.



In some cases, you will be billed for the use of additional goods as advertised in this brochure (in excess of one per cardholder), or for services provided by a third party vendor. The costs (if any), availability, or success of those services is not guaranteed and is not the responsibility of the card issuer or its supplier.