This Guide to Benefits contains detailed information about insurance and retail protection services you can access as a Cardholder.
This Guide supersedes any guide or program description you may have received earlier.
These programs and coverages apply to travel and retail purchases made on or after October 1, 2026.

NAVY FEDERAL Credit Union

AMERICAN EXPRESS

Navy Federal More Rewards American Express® Card

Guide to Benefits

This Guide to Benefits describes the benefits in effect as of 10/1/2026. Please read and retain for your records.
For questions about your account, balance, or rewards points, please call the customer service number on your Card statement.

TERMS OF SERVICE FOR EMERGENCY ASSISTANCE

This document details the Emergency Assistance services provided by AXA Assistance and for which you may be eligible as described herein. Services may be provided by the local AXA Assistance entity.

I. General Terms

Eligibility: In order to be eligible for the services and benefits described below, offered by Navy Federal Credit Union through AXA Assistance, you must be a Cardholder with an Active Card as defined below.

Duration of Coverage: The coverage period of the services described herein, provided by AXA Assistance on behalf of Navy Federal Credit Union, runs concurrent with the validity of your Navy Federal More Rewards American Express® Card account. If for any reason your Navy Federal More Rewards American Express® Card account is terminated or canceled, your eligibility to receive the services described herein will be immediately canceled.

Access: The services and benefits offered in this program will be arranged by AXA Assistance.

The benefits described herein are non-transferable.

Availability of Services: Services are available worldwide and are subject to the limitations set out in the terms and conditions below. In no event will the services be available in any country or territory which is the subject of governmental or quasi-governmental economic or political sanctions, which may be involved in an international or internal conflict, or where the existing infrastructure is deemed inadequate by AXA Assistance to guarantee service.

For 24-hour emergency assistance, call:
Toll Free: 1-866-643-6873
Worldwide Collect: 312-935-9241

II. General Definitions

Card means the Navy Federal More Rewards American Express® Card.

Covered Person means a Cardholder; or such Cardholder's spouse living at the same address as the Cardholder; or a dependent child under the age of nineteen (19) or under the age of twenty-three (23) in the case of a dependent full-time college student, in either case who resides permanently with the Cardholder.

Cardholder means a holder of a Navy Federal More Rewards American Express® Card whose name is embossed, printed, or otherwise affixed on a Card, or who has entered into an agreement with Navy Federal Credit Union, for the extension of credit to be used to purchase goods and services from merchants participating in the American Express network.

Active Card means a Card with at least one (1) purchase transaction other than a balance transfer, but including cash access, within the last 30 days and during the Duration of Coverage period in effect when the assistance services are requested.

III. Content of the Assistance Services Provided

There are four components of the Emergency Assistance program:

1. Medical Emergency Assistance
AXA Assistance can refer the Cardholder to preferred providers including primary care physicians, clinics, and hospitals all over the world. Primary care physicians are defined as referrals to the following: family practitioners, general practitioners, internists, ophthalmologists, obstetricians/gynecologists, orthopedists, and pediatricians. The user will be given the name, address, telephone number, office hours, and if applicable, language(s) spoken by the provider. The nature of the situation, location of the caller, and time of the day will influence whether a referral is made to an individual provider or to a hospital/emergency care facility. AXA Assistance will also provide referrals to medical specialists in major cities and nearby areas using specific selection criteria. Specialists are defined as physicians other than those previously identified as primary care physicians. Some examples of specialists include allergists, cardiologists, and endocrinologists.

2. Legal Emergency Assistance
AXA Assistance provides referrals to lawyers or other legal service providers including the provider's name, address, telephone number, office hours, specialty, and language resources. Whenever AXA Assistance has sufficient information to do so, we shall refer the Cardholder to two or more legal professionals so that the Covered Person may have the benefit of choosing the legal professional. AXA Assistance uses reasonable efforts to ensure that its referrals are to legal service providers who meet the professional standards of the country or city where the traveler is located.

3. Personal Assistance
Available 24/7, both pre-travel and during trip, AXA Assistance is able to quickly provide the following information upon a Cardholder's request:

- Passport, visa, and immunization/inoculation requirements
- Foreign currency exchange rates
- Weather forecasts and average seasonal temperatures
- Embassy and consular information
- General information on local customs
- General information on business etiquette
- Information on national holidays and standard business hours
- Travel advisories and customs information
- Local voltage information

4. Travel-Oriented Assistance
• Referrals to interpreters: AXA Assistance shall make the necessary arrangements to provide the Cardholder with an interpreter (to be charged to the Cardholder's account and subject to authorization by Navy Federal Credit Union).

• Urgent message relay: AXA Assistance will relay emergency messages to or from the Cardholder to family members or colleagues 24 hours a day.

• Cash/Bail assistance: Emergency funds will be arranged and made available to the Cardholder in the event money is lost, stolen, or inaccessible due to banking holidays, etc. AXA Assistance will also assist with the payment of legal fees, as well as secure and post bail bonds when required (to be charged to the Cardholder's account and subject to authorization by Navy Federal Credit Union).

• Luggage Assistance: AXA Assistance shall assist the Cardholder locating lost luggage and shall provide to the Covered Person regular updates on the location status.

Cost of the Assistance Services Provided
Most of the assistance services are offered to Cardholders at no cost. However, according to circumstances and depending on the nature of the requested service, Cardholder will be responsible for all costs and expenses related to the assistance services requested, and AXA Assistance may have to make cash advances against the Cardholder's account, subject to the Cardholder's approval.

In this case, the advanced payment and associated delivery fees are reimbursed to AXA Assistance through the debit of the Cardholder's Card account, subject to prior approval by Navy Federal Credit Union.

TERMS OF SERVICE FOR ROADSIDE ASSISTANCE TIER 1

This document details the assistance services provided by AXA Assistance and for which you may be eligible as described herein.

Services may be provided by the local AXA Assistance entity.

Eligibility: In order to be eligible for the services and benefits described below, offered by Navy Federal Credit Union, through AXA Assistance, you must be a Cardholder with an Active Card as defined below.

Duration of Coverage: The coverage period of the services described herein, provided by AXA Assistance on behalf of Navy Federal Credit Union, runs concurrent with the validity of your Navy Federal More Rewards American Express® Card account. If for any reason your Navy Federal More Rewards American Express® Card account is terminated or canceled, your eligibility to receive the services described herein will be immediately canceled.

Access: The services and benefits offered in this program will be arranged by AXA Assistance. The benefits described herein are non-transferable.

Availability of Services: AXA Assistance's services are available worldwide, with the exception of those countries and territories which are the subject of governmental or quasi-governmental economic or political sanctions, which may be involved in an international or internal conflict, or where the existing infrastructure is deemed inadequate by AXA Assistance to guarantee service.

24-Hour Toll-Free Access Worldwide: To facilitate obtaining the services, AXA Assistance will offer multi-lingual telephonic and facsimile access, where available, 24 hours a day, 365 days a year. The access will be available for Navy Federal Credit Union and its eligible Cardholders.

For 24-hour emergency assistance, call:
Toll Free: 1-866-643-6873
Worldwide Collect: 312-935-9241

Covered Person means a Cardholder or such Cardholder's spouse living at the same address as the Cardholder.

Cardholder means a holder of a Navy Federal More Rewards American Express® Card whose name is embossed, printed, or otherwise affixed on a Card, or who has entered into an agreement with Navy Federal Credit Union, for the extension of credit to be used to purchase goods and services from merchants participating in the American Express network.

Content of the Assistance Services

24-Hour Roadside Assistance Services include:
Towing, Emergency Roadside Repairs

If the Vehicle is immobilized due to:
1. an accident or
2. a breakdown,

AXA Assistance will activate mechanics and/or towing contractors to the place of incident for roadside repairs or will assist with arrangements to tow the Vehicle to the nearest authorized AXA Assistance repairer or a safe storage place. All costs relating to this service shall be borne directly by the Cardholder. Any advanced payments and associated delivery fees shall be reimbursed to AXA Assistance through the debit of the Cardholder's Navy Federal More Rewards American Express® Card.

Geographical Territory means United States, Canada, and Puerto Rico.

Vehicle means an automobile, motorcycle, or "RV" owned by or under the control of the Cardholder.

Repatriation of Vehicle
While driving outside the United States but within the Geographical Territory, if the Vehicle, following an accident or breakdown, is immobilized, and the Cardholder decides to have the Vehicle repatriated to the Cardholder's country of residence, the Cardholder shall contact AXA Assistance who will then arrange for the Vehicle to be repatriated back to the residence of the Cardholder. All costs relating to this service shall be borne directly by the Cardholder. The advanced payment and associated delivery fees are reimbursed to AXA Assistance through the debit of the Cardholder's Navy Federal More Rewards American Express® Card.

Hotel Accommodation Assistance
If the Vehicle, following an accident or breakdown, is immobilized and the circumstances require the Cardholder to stay until completion of emergency repairs, the Cardholder may contact AXA Assistance to arrange for hotel accommodation. All costs relating to this benefit will solely be borne by the Cardholder. The advanced payment and associated delivery fees shall be reimbursed to AXA Assistance through the debit of the Cardholder's Navy Federal More Rewards American Express® Card.

Alternative Transport Assistance
If the Vehicle is verified immobilized by an authorized mechanic due to an accident or breakdown, AXA Assistance can arrange for an appropriate mode of transport for the Cardholder to complete his/her journey to the planned destination. Alternatively, AXA Assistance can also arrange for an appropriate mode of transport for the Cardholder to return to their residence upon an accident or breakdown. All costs relating to this benefit will solely be borne by the Cardholder. The advanced payment and associated delivery fees are reimbursed to AXA Assistance through the debit of the Cardholder's Navy Federal More Rewards American Express® Card.

Cost of the Assistance Provided
Most of the assistance services (ex. dispatch of towing/repair service or arrangement for alternate forms of transportation) are offered to the Cardholder at no cost. All service costs incurred for the actual towing and repairs or other service costs (ex. hotel accommodations) are the responsibility of the Cardholder. Additionally, according to circumstances and depending on the nature of the requested service, AXA Assistance may have to provide cash advances against the Cardholder's account, subject to the Cardholder's approval. In this case, the advanced payment and associated delivery fees are reimbursed to AXA Assistance through the debit of the Cardholder's Navy Federal More Rewards American Express® Card, subject to prior approval by Navy Federal Credit Union. In the event approval for the charge is not granted by Navy Federal Credit Union, the payment coverage/monetary advance will not be provided.

TERMS & CONDITIONS OF NORTH AMERICA CAR RENTAL LOSS & DAMAGE INSURANCE

Provides coverage in excess of other insurance against damage to or loss of a rental vehicle. Coverage applies when the entire rental fee is charged to your Card.

Benefit Information:
Phone: 855-351-6575
Fax: 248-440-7526

Claims Available:
8:00 a.m. – 8:00 p.m. ET, Monday – Friday
8:00 a.m. – 12 noon ET, Saturday
At all other times, including holidays, a telephone call-in service is provided.

Terms of Service for North America Car Rental Loss & Damage Insurance
Certain limitations and exclusions apply.

Excess Automatic Loss Damage Reimbursement
Summary of Coverage

Definitions You Should Know:

Insured means a Cardholder who charges the entire cost of a Rented Automobile using his/her Card.

Cardholder means a holder of a Navy Federal More Rewards American Express® Card whose name is embossed, printed, or otherwise affixed on a Card, or who has entered into an agreement with Navy Federal Credit Union, for the extension of credit to be used to purchase goods and services from merchants participating in the American Express network.

Card means a payment Card or other payment device or method linked to or representing a credit or charge account issued by Navy Federal Credit Union in the United States under license from American Express, which can be used to purchase goods or services from merchants participating in the American Express network.

Rented Automobile means a four-wheeled private passenger type motor vehicle or a mini-van manufactured and designed to transport a maximum of seven (7) passengers and used exclusively to carry passengers. A Rented Automobile must be designed for travel on public roads and rented from a Licensed Rental Agency. Off-road, antique, or limited-edition vehicles are excluded, as are trucks, recreational vehicles, campers, pickup trucks, and minibuses.

Damage or Loss means direct and accidental loss to a Rented Automobile.

Actual Cash Value means the cost to repair or replace the Damage or Loss to the Rented Automobile at the time of Damage or Loss, less depreciation.

Licensed Rental Agency means a commercial automobile rental company licensed under the laws of the applicable jurisdiction.

Excess Coverage means that the Insured will be reimbursed only for losses/expenses not covered by other plans or programs, such as a partial collision damage waiver, any personal auto insurance, employer's auto insurance or reimbursement plan, or other sources of insurance. When these other plans apply, an Insured must first seek payment or reimbursement from such plans, and receive a determination based on the stated terms of such other plans, that any such plans do not provide complete coverage, prior to such time as the Insured can be reimbursed through Excess Coverage.

The Plan: As an eligible Insured, you may receive reimbursement for repair or replacement of the Rented Automobile as a result of Damage or Loss to the Rented Automobile anywhere in the United States and Canada. Reimbursement will be on an Actual Cash Value basis, for loss for which the Insured is responsible. This coverage applies, provided the entire rental fee for the Rented Automobile, less redeemable certificates, vouchers, coupons, or points, has been charged to your Card.

Eligibility: This Damage or Loss protection is provided to you, as an Insured, automatically when, and only when, the entire rental fee for the Rented Automobile is charged to your Card, provided, however, you reject, at the time of rental, any coverage against Damage or Loss available from the Licensed Rental Agency. It is not necessary for you to notify Navy Federal Credit Union, the administrator, or the Federal Insurance Company (the "Company") at the time the rental fee is charged to your Card.

The Cost: This coverage is provided at no additional cost to eligible Insureds under the Master Policy #99081459 issued to American Express Travel Related Services Company, Inc., by Federal Insurance Company (the "Company").

Length of Coverage: The coverage period will not exceed thirty-one (31) consecutive days.

Amount of Insurance: The Company's liability will be for a maximum reimbursement of $50,000 per rental. From the amount of reimbursement due the Insured, the amount of any valid and collectible insurance will be deducted. In no event will the Company be liable beyond the amounts actually paid by the Insured. The Insured must file a claim with their primary insurance, as this policy is Excess Coverage.

Exclusions: Coverage does not apply to Damage or Loss resulting from the following:
- Any dishonest, fraudulent, or criminal act of the Insured.
- Forgery by the Insured.
- Damage or Loss due to war or confiscation by authorities.
- Damage or Loss due to nuclear reaction or radioactive contamination.
- The Insured being intoxicated, as defined by the laws of the jurisdiction where the loss occurred, or under the influence of any narcotic unless prescribed by a physician.
- Intentional damage to the Rented Automobile by the Insured.
- Damage which is due and confined to wear and tear, freezing, mechanical or electrical breakdown, or failure, unless such damage results from a theft covered by the plan.
- Damage to tires unless damaged by fire, malicious mischief or vandalism, or stolen, or unless the Damage or Loss be coincidental with a covered Damage or Loss.
- Use of the Rented Automobile to carry passengers and property for hire.
- Use of the Rented Automobile by a person other than the one authorized to operate the Rented Automobile by the terms of the Rental Agreement.
- The Rented Automobile being operated or located in any territory prohibited by the terms of the Rental Agreement.
- Loss of use of the Rented Automobile.

Vehicles NOT covered:
- Trucks, recreational vehicles, campers, pickup trucks, and minibuses.
- Limited-edition motor vehicles which are defined as high-value, exotic, high-performance, or collector-type vehicles.
- High-value motor vehicles which are defined as motor vehicles whose replacement value exceeds $50,000.
- Antique motor vehicles which are defined as any vehicle over twenty-five (25) years old, or any vehicle which has not been manufactured for ten (10) years or more.

Effective Date. This plan is effective 9/1/17 and will cease on the date the Master Policy #99081459 terminates (in which case you will be notified by Navy Federal Credit Union), or on the date you no longer qualify as an eligible Insured (i.e., on the date your Card account terminates or ceases to be in good standing), or on the expiration date of the applicable coverage period for the Insured, whichever occurs first.

Misrepresentation and Fraud. Coverage of the Insured will be void if, at any time, the Insured has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the interest of the Insured herein, or in case of any fraud or false swearing by the Insured relating thereto.

Claim Procedure. The Insured must send the Company written notice of a claim, including the Insured's name and policy number, within forty-five (45) days after Damage or Loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. In addition, the Insured must send the following information to the Company or its authorized representative:
- A copy of the Card account statement showing the charge for the Rented Automobile.
- A copy of the automobile rental agreement.
- A copy of the police report pertaining to Damage or Loss.
- A copy of the initial claim report submitted to the automobile Rental Agency.
- A copy of the paid claim presented by the automobile Rental Agency for the Damage or Loss for which the Insured is responsible.
- Proof of submission of Damage or Loss to and the results of any settlement or denial by the applicable insurance carrier(s).
- If no other insurance is applicable, a notarized statement from the Insured to that effect.

To File a Claim. To obtain a claim form, contact the Claim Administrator, Broadspire, a Crawford Company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to: Broadspire, a Crawford Company, P.O. Box 459084, Sunrise, FL 33345, phone number 1-855-351-6575, fax number 1-855-830-3728.

For Insureds Who Are New York State Residents. To the extent that this plan provides insurance against damage to a rented motor vehicle, the following additional terms and conditions apply: (1) The period of insurance coverage will not exceed thirty-one (31) consecutive days; (2) The insurance provided by this plan will be Excess Coverage over any other valid and collectible insurance covering the rented motor vehicle. However, the insurance provided under this plan may be primary if specifically provided for under the terms of this plan and if the following criteria are met: (a) The motor vehicle is rented for use outside the United States, its territories, and possessions; and (b) The motor vehicle is rented without a driver. All other terms and conditions which do not conflict with this paragraph continue to apply.

Coverage is underwritten by Federal Insurance Company, a Chubb Company, 202B Hall's Mill Road, P.O. Box 1650, Whitehouse Station, New Jersey 08889-1650.

As a handy reference guide, please read this document and keep it in a safe place with your other insurance documents. This Summary of Coverage is not a contract of Insurance but is simply an informative statement to eligible Insureds of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in Master Policy #99081459, Excess Loss Damage Waiver on file with American Express Travel Related Services Company, Inc. and available from Navy Federal Credit Union.

The benefits of the Policy providing coverage are governed primarily by the law of a state other than Florida. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this Summary of Coverage and any provision in the Policy differ, the Policy will govern.

TERMS OF SERVICE FOR RETAIL PROTECTION AND EXTENDED WARRANTY

Benefit Information:
Toll Free: 1-866-643-6873
Worldwide Collect: 312-935-9241

The following Key Terms apply to the following benefits: Retail Protection and Extended Warranty.

Key Terms:

Throughout this section below, ''You'' and ''Your'' refer to the **Cardholder** or **authorized user** of the **covered Card**. ''We'', ''Us'', and ''Our'' refer to Virginia Surety Company, Inc.

Administrator means TWG Innovative Solutions, Inc. You may contact the **administrator** if you have questions regarding this coverage or would like to make a claim. The **administrator** can be reached at 1-866-918-4613.

Authorized User means an individual who is authorized to make purchases on the **covered Card** by the **Cardholder** and is recorded by Navy Federal Credit Union on its records as being an **authorized user**.

Cardholder means the person who has been issued an account by Navy Federal Credit Union for the **covered Card**.

Covered Card means the Navy Federal More Rewards American Express® Card.

Damage means items that can no longer perform the function they were intended to do in normal service due to broken parts, material, or structural failures.

Evidence of Coverage (EOC) means the section below describing the terms, conditions, and exclusions. The **EOC**, Key Terms, and Final Legal Disclosures are the entire agreement between You and Us. Representations or promises made by anyone that are not contained in the **EOC**, Key Terms, or Final Legal Disclosures are not a part of your coverage.

Stolen means items that are taken by force and/or under duress or the disappearance of the item from a known place under circumstances that would indicate the probability of theft.

United States Dollars (USD) means the currency of the United States of America.

RETAIL PROTECTION

Evidence of Coverage

Pursuant to the below terms and conditions, when an item bought with your **covered Card** is **damaged** or **stolen** within ninety (90) days of purchase, you may be eligible for benefits under this coverage.

A. To get coverage:

- You must purchase the new item entirely with your **covered Card** and/or accumulated points from your **covered Card** for yourself or to give as a gift.

B. The kind of coverage you receive:

- Most items you purchase entirely with your **covered Card** are covered if **damaged** or **stolen** for ninety (90) days from the date of purchase as indicated on your **covered Card's** receipt.

- Items you purchase with your **covered Card** and give as gifts also are covered.

- This coverage is secondary to any other applicable insurance or coverage available to you or the gift recipient. Coverage is limited to only those amounts not covered by any other insurance or coverage benefit.

C. Coverage limitations:

- Coverage is limited to the lesser of the following:

- The actual cost of the item (excluding delivery and transportation costs).

- A maximum of $1,000 per loss and a total of $50,000 per **Cardholder** account per twelve (12)-month period.

- Purchases that are made up of a pair or set will be limited to the cost of repair or replacement of the specific item stolen or damaged. If the specific item cannot be replaced individually or repaired, the value of the pair or set will be covered not to exceed the limits above.

- Coverage for stolen or damaged jewelry or fine art will be limited to the actual purchase price as listed on your credit card statement, regardless of sentimental or appreciated market value.

D. What is NOT covered:

- Items left in public sight, out of arm's reach, or lacking care, custody, or control by the **Cardholder**.

• Lost items, and items that mysteriously disappear (the only proof of loss is unexplained or there is no physical evidence to show what happened to the item) without any evidence of a wrongful act.

• Items that are **stolen** from any location or place (including, but not limited to, exercise facilities, places of employment, schools, or places of worship) due to the lack of due diligence by you or another party.

• Items lost, **stolen**, **damaged**, or mis-delivered while under the care, custody, and control of another party or common carrier (including, but not limited to, airlines, the U.S. Postal Service, UPS, FedEx, or other delivery services).

• Losses due to normal wear and tear, misuse, gradual deterioration, and/or abuse.

• Losses resulting from any dishonest, fraudulent, or criminal act committed or arranged by you.

• Losses that cannot be verified or substantiated.

• Items covered by a manufacturer's recall or class-action suit.

• Items that you **damage** through alteration (including, but not limited to, cutting, sawing, shaping).

• Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles); recycled, previously owned, refurbished, rebuilt, or remanufactured items.

• **Stolen** items without a documented report from the police.

• Items that are **damaged** during transport via any mode.

• Items **stolen** from the interior or exterior of a watercraft/boat, aircraft, motorcycle, automobile, or any other motor vehicles.

• Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Motorized equipment not designed for transportation and used solely for the upkeep and maintenance of a residence is eligible for coverage (including, but not limited to, snow throwers, lawn mowers, and hedge trimmers).

• Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.

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

• Losses caused by insects, animals, or pets.

• Plants, shrubs, animals, pets, consumables, and perishables.

• Items purchased for resale, rental, professional, or commercial use.

• Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods, or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals).

• Application programs, computer programs, operating software, and other software.

• Losses resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or **damage** by any government, public authority, or customs official; risks of contraband; illegal activity or acts.

• Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.

• Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).

• Losses caused by liquids, fluids, oils, chemicals, or bodily fluids/excretions.

• Game animals, pets, or specimens preserved for display (e.g., fish, birds, reptiles, or mammals).

• Items **stolen** or **damaged** at a new home construction site.

• Rented, leased, or borrowed items for which you will be held responsible.

• Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.

• Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.

• Interest or conversion fees that are charged to you on the **covered Card** by the issuing financial institution.

How to file a claim:

• Call the **Administrator** at 1-866-918-4613 to request a claim form. You must report the claim within sixty (60) days of the loss or the claim may not be honored.

• Submit the following documentation within one hundred and eighty (180) days of the date you report the claim:

- Completed and signed claim form.

- Repair estimate for **damaged** item(s).

- Photograph clearly showing **damage**, if applicable.

- Receipt showing purchase of covered item(s).

- Statement showing purchase of covered item(s).

- Report from police listing any items **stolen**.

- Copy of the declarations page of any applicable insurance or protection (including, but not limited to, homeowner's, renter's, or auto insurance policy).

- Any other documentation that may be reasonably requested by us or our designated representative to validate a claim.

EXTENDED WARRANTY

Evidence of Coverage

A. To get coverage:

• You must purchase the new item entirely with your **covered Card** and/or accumulated points from your **covered Card** for yourself or to give as a gift.

• The item must have an original manufacturer's (or U.S. store brand) warranty of twelve (12) months or less.

B. The kind of coverage you receive:

• Extended Warranty doubles the original manufacturer warranty up to a maximum of twelve (12) months on most items you purchase. For products with multiple warranty components, each warranty time period will be extended up to a maximum of twelve (12) months. Should you fail to properly register the original warranty as required by the manufacturer, we will only double the actual warranty time period that you received from the manufacturer. An example of a product with multiple warranty components includes an appliance with original manufacturer's (or U.S. store brand) warranties that differ for parts, labor, compressor, etc.

• If you purchase a service contract or an optional extended warranty of twelve (12) months or less on your item, we will cover up to an additional twelve (12) months after both the original manufacturer's (or U.S. store brand) warranty and the purchased service contract or extended warranty coverage period end. If your service contract or extended warranty exceeds twelve (12) months, this coverage does not apply.

• If you do not have an additional service contract or an optional extended warranty, this Extended Warranty benefit commences the day after your original manufacturer's (or U.S. store brand) warranty expires.

C. Coverage limitations:

• The maximum benefit for repair or replacement shall not exceed the actual amount charged on your **covered Card** or $10,000, whichever is less.

• If either the original manufacturer's (or U.S. store brand) warranty or the service contract covers more than twelve (12) months, this benefit will not apply.

• We or our **administrator** will decide if a covered failure will be repaired or replaced, or whether you will be reimbursed up to the amount paid for the item. Items will be replaced with those of like kind and quality. However, we cannot guarantee to match exact color, material, brand, size, or model.

D. What is NOT covered:

• Used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles) that do not come with a manufacturer warranty (repair or replacement amount will not include market value at time of claim); recycled, previously owned, refurbished, rebuilt, or remanufactured items; product guarantees (e.g., glass breakage).

• Floor models that do not come with an original manufacturer warranty.

• Motorized vehicles, including, but not limited to, automobiles, watercraft/boats, aircraft, and motorcycles, or their motors, equipment, or accessories. Parts, if purchased separately, may be covered.

• Land, any buildings (including, but not limited to, homes and dwellings), permanently installed items, fixtures, or structures.

• Plants, shrubs, animals, pets, consumables, and perishables.

• Professional Services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods or property; professional advice of any kind, including, but not limited to, information/services or advice secured from any help or support line; or technical support for software, hardware, or any other peripherals.)

• Application programs, operating software, and other software.

• All types of media with stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, film, and audio cassettes).

• Any shipping charges, transportation and delivery charges, or promised time frames for delivery, whether or not stated or covered by the manufacturer's warranty.

• Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).

• Indirect or direct damages resulting from a covered loss.

• Mechanical failure arising from product recalls.

• Trip, service, or diagnostic charges in the absence of any covered repairs or verified failure.

• Loss resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation or damage by any government, public authority, or customs official; risks of contraband; illegal activity or acts.

• Mechanical failures caused by normal wear and tear or gradual deterioration where no failure has occurred.

• Items purchased for resale, professional, or commercial use.

• Mechanical failures caused by lack of maintenance/service.

• Losses caused by power surge, contamination by radioactive or hazardous substances, including mold.

• Physical damage to the item.

• Any exclusion listed in the original manufacturer's warranty.

• Interest or conversion fees that are charged to you on the **covered Card** by the issuing financial institution.

E. How to file a claim:

• Call the **Administrator** at 1-866-918-4613 to request a claim form. You must report the claim within sixty (60) days of the failure or the claim may not be honored.

• Submit the following documentation within one hundred and eighty (180) days from the date of failure or the claim may not be honored:

- Completed and signed claim form.

- Receipt showing covered item(s).

- Statement showing covered item(s).

- Itemized purchase receipt(s).

- Original manufacturer's (or U.S. store brand) warranty.

- Service contract or optional extended warranty, if applicable.

- Itemized repair estimate from a factory-authorized service provider.

• Any other documentation that may be reasonably requested by us or our designated representative to validate a claim.

FINAL LEGAL DISCLOSURE FOR RETAIL PROTECTION AND EXTENDED WARRANTY

This Guide to Benefits is not, by itself, a policy or contract of insurance or other contract.

Benefits are purchased and provided free to you, but non-insurance services may have associated costs, which will be your responsibility (for example, legal referrals are free, but the lawyer's fee is your responsibility).

Retail Protection and Extended Warranty coverage is provided under a Group Policy of Insurance issued by Virginia Surety Company, Inc. This Guide to Benefits is intended as a summary of benefits provided to you. The attached Key Terms and **EOC** and all the information about the insurance benefits listed in this Final Legal Disclosure is governed by the conditions, limitations, and exclusions of the Group Policy.

Privacy Notice:

As the insurer of the **covered Card** coverage described herein, Virginia Surety Company, Inc. ("VSC") collects personal information about you from the following sources: Information the insurer gathers from you, from your request for insurance coverage or other forms you furnish to the insurer, such as your name, address, telephone number, and information about your transactions with the insurer such as claims made and benefits paid. The insurer may disclose all information it collects, as described above, to companies that perform administrative or other services on our behalf solely in connection with the insurance coverage you have received. The insurer does not disclose any personal information about former insureds to anyone, except as required by law. The insurer restricts access to personal information about you to those employees who need to know that information in order to provide coverage to you. The insurer maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal information. Should you have any questions about the insurance procedures or the information contained within your file, please contact the insurer by writing to:

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

Effective date of benefits: Effective 9/1/17, this Guide to 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 any time. Notice will be provided for any changes.

Cancellation: The Policyholder can cancel these benefits at any time or choose not to renew the insurance coverage for all **Cardholders**. If the Policyholder does cancel these benefits, you will be notified at least sixty (60) days in advance. If the insurance company terminates, cancels, or chooses not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any benefits you were eligible for prior to the date of such termination, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: These benefits apply only to **Cardholders** whose cards are issued by U.S. financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands. No person or entity other than the **Cardholder** 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 canceled. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your account is suspended or canceled, subject to the terms and conditions of coverage.

Transfer of rights or benefits: No rights or benefits provided under these insurance benefits may be assigned without the prior written consent of the claim **administrator** for these benefits.

Misrepresentation and Fraud: Benefits shall be void if the **Cardholder** has concealed or misrepresented any material facts concerning this coverage.

Dispute Resolution – Arbitration: This requires binding arbitration if there is an unresolved dispute between You and VSC concerning this **EOC** (including the cost of, lack of, or actual repair or replacement arising from a loss). Under this Arbitration provision, You give up your right to resolve any dispute arising from this **EOC** by a judge and/or a jury. You also agree not to participate as a class representative or class member in any class-action litigation, any class arbitration, or any consolidation of individual arbitrations. In arbitration, a group of three (3) arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing Your and Our positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration, and the decision of the arbitrators shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law.

To start arbitration, either You or VSC must make a written demand to the other party for arbitration. This demand must be made within one (1) year of the earlier of the date the loss occurred or the dispute arose. You and VSC will each separately select an arbitrator. The two (2) arbitrators will select a third arbitrator called an ''umpire.'' Each party will pay the expense of the arbitrator selected by that party. The expense of the umpire will be shared equally by You and VSC. Unless otherwise agreed to by You and VSC, the arbitration will take place in the county and state in which You live. The arbitration shall be governed by the Federal Arbitration Act (9 U.S.C.A. § 1 et. seq.) and not by any state law concerning arbitration. The rules of the American Arbitration Association (**www.adr.org**) will apply to any arbitration under this **EOC**. The laws of the state of Illinois (without giving effect to its conflict of law principles) govern all matters arising out of or relating to this **EOC** and all transactions contemplated by this **EOC**, including, without limitation, the validity, interpretation, construction, performance, and enforcement of this **EOC**.

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 insurance company is entitled to recover such amounts from other parties or persons. Any party or **Cardholder** who receives payment under these benefits must transfer to the insurance company 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 from the **Cardholder**.

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

Other Insurance: Coverage is secondary to any other applicable insurance or indemnity available to You. 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 document. In no event will this coverage apply as contributing insurance. This Other

Insurance clause will take precedence over a similar clause found in other insurance or indemnity language.

In no event will these 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.

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

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TERMS OF SERVICE FOR RETURN PROTECTION

Terms: This details Return Protection provided by AXA Assistance and for which you may be eligible as described herein. Certain limitations and exclusions apply.

Program Description: Return Protection offers Cardholders guaranteed product satisfaction on designated items purchased entirely with your Navy Federal More Rewards American Express® Card. If you try to return a designated item within ninety (90) days from the date of purchase and the merchant won't take it back, AXA Assistance will refund the full purchase price, up to $300 per item, excluding shipping and handling, and up to a maximum of $1,000 annually per Card account.

How to File a Return Protection Request: Once you have verified that the merchant will not accept the designated item, call 1-866-643-6873 or 312-935-9241 within ninety (90) days of the purchase date to notify AXA Assistance of your request. Within thirty (30) days from the date of your initial call, **AXA Assistance will need to receive the following**:

• Original store receipt which shows that the purchase was made on your Navy Federal More Rewards American Express® Card.

• Any other items deemed reasonably necessary by AXA Assistance to process your request. Once your request has been approved, you will be instructed to send the purchased item to us within thirty (30) days. Please keep a record of your shipping statement, as you will need to provide proof of shipping in the event that your designated items are not received. You are responsible for the shipping and handling charges for the item. The refund—up to $300 per item and up to a maximum of $1,000 per Card account per year—will be reimbursed to you. AXA Assistance will maintain claim activity on Cardholders for verification and will reimburse eligible amounts to the Cardholder directly via check on all payable claims.

Eligibility: In order to be eligible for the services and benefits described below, offered by Navy Federal Credit Union, through AXA Assistance, you must be a Cardholder as defined below.

Duration of Coverage: The coverage period of the services described herein, rendered by AXA Assistance on behalf of Navy Federal Credit Union, runs concurrent with the validity of your Navy Federal More Rewards American Express® Card account. If for any reason your Navy Federal More Rewards American Express® Card account is terminated or canceled, your eligibility to receive the services described herein will be immediately canceled.

Access: The services and benefits offered in this program will be arranged by AXA Assistance. The benefits described herein are non-transferable.

24-Hour Toll-Free Access Worldwide: To facilitate obtaining the services, AXA Assistance will offer multi-lingual telephonic and facsimile access, where available, 24 hours a day, 365 days a year.

The access will be available for eligible Cardholders.

For 24-hour assistance, call:
Toll Free: 1-866-643-6873
Worldwide Collect: 312-935-9241

Definitions You Should Know:

Card means the Navy Federal More Rewards American Express® Card.

Covered Person means a Cardholder.

Cardholder means a person who has entered into an agreement establishing an account which entitles such person to make purchases at merchants using a Card.

Limitations: Purchases must be made in the United States and charged in full on your Card. Items purchased on the internet do not qualify under this program. Purchases must be made from merchants operating within the United States, having a United States business address (not necessarily a retail outlet), and must have been charged in full with your Card. A refund will not be paid if, on the date we receive your request for reimbursement or on the date of would-be payment by AXA Assistance, any amount on your Card account is past due for one or more billing cycle(s) or your Card is no longer valid (i.e., canceled). Refunds are limited to $300 per designated item and $1,000 annually per Cardholder account. The item must be in "like new" condition (not visibly used or worn) and in working order to be eligible. An item is eligible if it may not be returned by the Covered Person to the merchant from which it was originally purchased. Any item purchased from a merchant that has an established return/satisfaction guarantee program which is greater than or equal to the terms of Return Protection, and provides coverage for claim, will not be eligible for a Return Protection refund. Product rebates, discounts, or money received from lowest price comparison programs will be deducted from the original cost of the item. The maximum you will be compensated may not exceed the manufacturer's suggested retail price. Items not eligible for a refund are: animals and living plants; one-of-a kind items (including antiques, artwork, and furs); limited-edition items; going-out-of-business sale items; consumable or perishable items with limited life spans (such as perfume, light bulbs, non-rechargeable batteries); jewelry (including, but not limited to, loose gems, precious stones, metals, and pearls); watches; services and additional costs (such as installation charges, warranties, shipping, or memberships); rare and precious coins; used, altered, rebuilt, and refurbished items; custom-built items; cellular phones; pagers; compact discs; digital video discs; mini discs; audiotapes; videotapes; computer software; firmware (such as consoles/video games, etc.); maps; books of any kind; health care items (such as blood pressure machines and diabetes equipment); formal wear; tickets of any kind; motorized vehicles (such as cars, trucks, motorcycles, boats, or airplanes) and their parts; land and buildings; firearms; ammunition; negotiable instruments (such as promissory notes, stamps, and travelers checks); cash and its equivalent; and items permanently affixed to homes, offices, vehicles, etc. (such as garage door openers, car alarms). If you have any questions regarding a Return Protection request or the Return Protection program, please call 1-866-643-6873.

TERMS OF SERVICE FOR BEST VALUE GUARANTEE

For 24-Hour Benefit and Claim Information:
Toll Free: 1-866-643-6873
Worldwide Collect: 312-935-9241

This document details the assistance services provided by AXA Assistance and for which you may be eligible as described herein.

Eligibility: In order to be eligible for the services and benefits described below, offered by AXA Assistance through Navy Federal Credit Union, you must be a Cardholder as defined below.

Duration of Coverage: The coverage period of the services described herein, rendered by AXA Assistance, runs concurrent with the validity of your Navy Federal More Rewards American Express® Card. If for any reason your Navy Federal More Rewards American Express® Card is terminated or canceled, your eligibility to receive the services described herein will be immediately canceled.

Access: The services and benefits offered in this program will be arranged by AXA Assistance. The benefits described herein are non-transferable.

24-Hour Toll-Free Access Worldwide: To facilitate obtaining the services, AXA Assistance will offer multi-lingual telephonic and facsimile access, where available, 24 hours a day, 365 days a year.

Covered Person means a Cardholder.

Cardholder means a holder of a Navy Federal More Rewards American Express® Card whose name is embossed, printed, or otherwise affixed on a Card, or who has entered into an agreement with Navy Federal Credit Union, for the extension of credit to be used to purchase goods and services from merchants participating in the American Express network.

Program Description: Best Value Guarantee ensures that you pay the lowest price available on covered items purchased entirely with your eligible Navy Federal More Rewards American Express® Card. Simply use the Card as you normally would, wherever Navy Federal More Rewards American Express® Cards are welcome. If within thirty (30) days, you see advertised in print an identical item to the one you purchased with the Navy Federal More Rewards American Express® Card (e.g., newspaper, magazine, periodical, journal, or store flyer) at a lower price than you originally paid, call 1-866-643-6873 to initiate a request for a refund.

How to File a Best Value Guarantee Request: Simply call 1-866-643-6873 to initiate a request for a refund. You will then be asked to send the dated advertisement, the store receipt, and your record of charge to us within ninety (90) days of your purchase. Price comparisons which are found on the internet do not qualify under this program. We will gladly honor a request for a refund on a savings of $10 or more. Once your request is approved, we'll reimburse the price difference to you—up to $250 per item excluding taxes, shipping, and handling and limited to one refund request per item purchased.

Limitations: Submission of a claim does not relieve you of your responsibility to settle your Navy Federal More Rewards American Express® Card account in accordance with your agreement with Navy Federal Credit Union. Purchases must be made in the United States and charged in full on your Navy Federal More Rewards American Express® Card. A refund will not be paid if, on the date of the request, or on the date of would-be payment, any amount on your Card account is past due for one or more billing cycle(s) or your Navy Federal More Rewards American Express® Card is canceled. Refunds are limited to $250 per item and $1,000 annually per

Card account. An identical item is defined as an item that is exactly equal and alike in every way. This includes, but is not limited to, the brand name, model number, materials, workmanship, and any associated warranty with that item. Any items that are purchased from a store that already has an established lowest price guarantee program will not be covered under Best Value Guarantee. Store advertisements which reference a discount on all items or types of items do not qualify. For example: An advertisement stating "All store merchandise is 40% off" is not eligible under this program. Items which are sold as an inclusive special offer, such as, but not limited to, a ''kit,'' ''package deal,'' or ''bundled item'' are not eligible. For example: An advertisement which offers a camcorder with a free tripod and carrying case is not eligible under this program. Rebate and coupon offers are not eligible. Items which have been returned to the merchant are not eligible for coverage. Internet price comparisons refer to any and all electronic communications whose source includes, but is not limited to: websites, electronic mail, promotional facsimiles, or other distribution networks. This program does not apply to any advertisements dated before your purchase or more than thirty (30) days after your purchase.

You are entitled to one (1) refund request per item during this time frame.

Items not covered are: animals and living plants; one-of-a kind items (including antiques, artwork, and furs); limited quantity items; items that the advertisement states can be purchased with cash only; demonstration items; going-out-of-business sales items; "discontinued" items; consumable or perishable items with limited life spans (such as, but not limited to, perfume, light bulbs, non-rechargeable batteries); jewelry (including, but not limited to, loose gems, precious stones, metals, and pearls); watches; services and additional costs (such as installation charges, warranties, shipping, taxes, or car rentals); rare and precious coins; stamps; used, rebuilt, and refurbished items; cellular phones; pagers; tickets of any kind; travelers checks; motorized vehicles (such as cars, trucks, motorcycles, boats, or airplanes) and their parts; land and buildings; negotiable instruments (such as promissory notes); cash and its equivalent.

The Navy Federal More Rewards American Express® Card is issued and administered by Navy Federal Credit Union. American Express is a federally registered service mark of American Express and is used by the issuer pursuant to a license.

This Guide is intended as a summary of services, benefits, and coverages, and, in case of a conflict between the Guide and the master insurance policies, or an issuer's, or the actual offerings, such master policies or actual offerings shall control. Provision of services is subject to availability and applicable legal restrictions.

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