

**This coverage and description supersedes any coverage and description you may have received earlier.
Please read and retain for your records.**



Your Visa Gold Card Guide to Benefits

Effective 3/1/05

For questions about your balance, call the customer service number on your Visa statement.

Auto Rental Collision Damage Waiver Program

What is this benefit?

Visa Auto Rental Collision Damage Waiver Program ("Auto Rental CDW Program") provides—at no additional charge—coverage on a 24-hour basis for damage due to collision or theft up to the actual cash value of most rental vehicles when certain terms and conditions are met. Here are answers to some commonly asked questions about the program.

Who is eligible?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Visa card. Only you and any additional drivers permitted by the car rental agreement are covered.

What is covered?

Visa Auto Rental CDW Program reimburses you for the repair or replacement of covered losses to a rental vehicle while it is your responsibility.

Only covered vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence are covered.

The program provides coverage up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are covered, but some restrictions may apply. Please contact the Program Administrator to inquire about a specific vehicle.

Within your country of residence this coverage is secondary to any other valid and collectible insurance from any other source. Covered losses are:

- Physical damage and theft of the covered rental vehicle.
- Valid loss-of-use charges imposed and substantiated by the rental agency through a fleet utilization log.
- Reasonable and customary towing charges, due to a covered loss, to the nearest qualified repair facility.

What is not covered?

- Any obligation you assume under any agreement (other than the deductible under your personal auto policy).
- Any violation of the car rental agreement or this program.
- Injury of anyone or anything inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Personal liability.
- Expenses assumed, waived, or paid by the rental agency or its insurer.
- Cost of any insurance or collision damage waiver offered by or purchased through the car rental company.
- Expenses reimbursable by your insurer, employer, or employer's insurance.
- Loss due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.
- Wear and tear, gradual deterioration, or mechanical breakdown.
- Items not installed by the original manufacturer.
- Loss due to off-road operation of the rental vehicle.
- Loss due to hostility of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Confiscation by authorities.
- Vehicles that do not meet the definitions of covered vehicles.
- Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.
- Leases and mini leases.

- Loss or damage as a result of the cardholder's lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended).
- Losses reported more than twenty (20) days[†] from the date of loss.
- Losses for which a claim form has not been received within ninety (90) days[†] from the date of loss.
- Losses for which all required documentation has not been received within 365 days from the date of loss.
- Losses from rental transactions which originated in Israel, Jamaica, or the Republic of Ireland or Northern Ireland.

How do I activate this coverage?

For coverage to be in effect, you must:

- Initiate and complete the entire rental transaction with your eligible Visa card, and
- Decline the car rental company's collision damage waiver (CDW/LDW) option, or similar provision, if offered by the car rental company.

Helpful hints:

- Check the rental vehicle for prior damage before leaving the rental lot.
- Review the car rental agreement carefully to make sure you are declining CDW/LDW and also to familiarize yourself with the terms and conditions of the car rental agreement.

What if the car rental company insists that I purchase the car rental company's car insurance or collision damage waiver?

Call the Program Administrator at **1-800-VISA-911** for help. If you are outside the United States, call collect at 0-410-581-9994.

When and where am I covered?

This coverage is available on a 24-hour basis, in the United States and most foreign countries. *No coverage is provided for motor vehicles rented in Israel, Jamaica, or the Republic of Ireland or Northern Ireland.* Additionally, coverage is not available where precluded by law or in violation of the territory terms of the rental agreement or prohibited by individual merchants. **Because regulations vary outside the United States, we recommend you check with your car rental company and the Program Administrator before you travel to make sure your Visa Auto Rental CDW Program will apply.**

Coverage is in effect while the rental vehicle remains in your control or in the control of a person permitted to operate the rental vehicle in accordance with the rental agreement between you and the car rental company. Coverage terminates when the car rental company re-assumes control of the rental vehicle.

What type of coverage is this?

Visa Auto Rental CDW Program is "secondary" coverage within your country of residence and "primary" coverage outside your country of residence.

Within your country of residence, coverage is on a "secondary" insurance basis. It does not duplicate insurance provided by or purchased through the car rental company; it will not pay for losses reimbursed by your own insurer, employer, employer's insurance, or any other valid insurance. However, it will pay for the outstanding deductible portion or other charges not covered by your primary automobile insurance policy or if you do not have automobile insurance.

Outside your country of residence, coverage is primary where available. You do not have to claim payment from any other source of insurance before receiving coverage under the policy.

(Continued on next page)

Auto Rental Collision Damage Waiver Program (Cont.)

What types of rental vehicles are *not* covered?

Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

Examples of excluded expensive or exotic automobiles are the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.

An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.

Coverage is provided for only those vans manufactured and designed to transport a maximum of eight (8) people and which is used exclusively to transport people.

If you have any questions regarding a specific vehicle, call the Program Administrator at **1-800-VISA-911**. If you are outside the United States, call collect at 0-410-581-9994.

What do I do if I have an accident or the rental vehicle is stolen?

Immediately call the Program Administrator at **1-800-VISA-911** to report the loss. If you are outside the United States, call collect at 0-410-581-9994. The Program Administrator will answer any questions you or the car rental agency may have and will then send you a claim form.

All claims must be reported immediately following the loss, but in no event later than twenty (20) days[†] following the date of the loss. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Program Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss.

What do I need from the car rental company in order to file a Visa Auto Rental CDW Program claim?

At the time of the accident, or when you return the rental vehicle, immediately ask your car rental company for:

- A copy of the Accident Report Form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim.
- A copy of the initial and final car rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.

How do I file a claim?

You, the cardholder, are responsible for reporting your claim to the Program Administrator within twenty (20) days[†] of the date of loss, or your claim will be denied. Notice to any other party will not suffice. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Program Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss.

Complete and sign the claim form you receive from your call to the Program Administrator. Mail the following documentation to the Program Administrator:

- The completed and signed Visa Auto Rental CDW Program Claim Form. Your completed claim form must be postmarked within ninety (90) days[†] of the loss, even if all other required documentation is not yet available, or your claim will be denied.
- A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible Visa card.
- A statement from your insurance carrier (and/or your employer or employer's insurance carrier, if applicable) showing the costs you are responsible for and any amounts that have been paid toward the claim. Or, if you have no other applicable insurance, please provide a notarized statement to that effect.
- A copy of the declaration page from your primary automobile insurance carrier.

Enclose all the documents you received from the car rental company:

- A copy of the Accident Report Form.
- A copy of the entire car rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.
- Any other documentation deemed necessary by the Program Administrator to substantiate the claim.

For faster filing, submit your claim online. It's easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about the Visa Auto Rental CDW Program go to the Visa Auto Rental CDW Program Claim Center at www.visa.com/ecclaims.

If you experience difficulty in obtaining all the required documents within ninety (90) days[†] of the date of loss, just submit the claim form and any documentation you already have available. **NOTE:** All remaining documents must be postmarked within 365 days of the date of loss.

Do I have to do anything else?

Usually not. Under normal circumstances, the claim will be paid within fifteen (15) days after the Visa Auto Rental CDW Program Administrator has received all documentation necessary to fully substantiate your claim.

However, after the Program Administrator has paid your claim of loss, all your rights and remedies against any party in respect of this loss will be transferred to the Program Administrator to the extent of the cost of the Program Administrator's payment to you. The Program Administrator shall then be entitled at its own expense to sue in your name. Should this occur, you must give the Program Administrator all assistance as the Program Administrator may reasonably require to secure its rights and remedies including the execution of all documents necessary to enable the Program Administrator to bring suit in your name.

Program Provisions for Auto Rental CDW Program: You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from damage or theft. This provision will not be applied unreasonably to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Program Administrator within twelve (12) months of the date of damage or theft.

The Visa Auto Rental CDW Program is a service provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America. Coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between the description of coverage in this Guide and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this coverage. Further, no legal action may be brought against us unless all the terms of this Program Guide and policy have been complied with fully.

The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages.

The program described in this Guide will not apply to Visa cardholders whose accounts have been suspended or canceled.

Visa and/or your Financial Institution can cancel or non-renew the coverage, and if we do, we will notify you at least thirty (30) days in advance. If the insurer non-renews or cancels any coverages provided to eligible Visa cardholders, you will be notified within 30-120 days before the expiration of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. Visa Auto Rental CDW Program coverage will still apply to vehicle rentals commenced prior to the date of such cancellation or non-renewal provided all other terms and conditions of coverage are met.

For general questions regarding this benefit, call the Program Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 0-410-581-9994.

[†]Not applicable to residents of certain states.

Warranty Manager Service

How do I benefit from Warranty Manager Service?

Warranty Manager Service offers you a number of valuable features, including **warranty registration** and **Extended Warranty Protection**, all available with a simple toll-free telephone call. And with our **Visa Performance Guarantee** you have the option of purchasing affordable **Extended Service Agreements**.⁶

Warranty Manager's registration service helps you take full advantage of your warranties, because you can get key information about your coverage with a single toll-free call. And if you send us your sales receipts and warranty information, we'll keep everything on file—so arranging for a repair or replacement is as easy as picking up the telephone.

Warranty Manager Service offers **Extended Warranty Protection** coverage that doubles the free repair period under the original manufacturer's written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less when an item is purchased entirely with your eligible Visa card.

Why should I register my purchases?

To have peace of mind knowing all of your purchases are registered and on file with Visa. Although registration is not required for **Extended Warranty Protection** benefits, it is strongly encouraged that you send us your sales receipts and warranty information. With this valuable service, you won't have to search for critical documentation when you need it. Arranging for a repair or replacement is as easy as picking up the telephone. Call **1-800-551-8472** (or collect at 0-410-581-9994) for information regarding the security of registering your purchases.

What are the advantages of Visa Performance Guarantee?

Visa Performance Guarantee is valuable protection you can purchase beyond the coverage provided to you by Visa. It is available to extend your warranty coverage for up to five (5) years from the date of product purchase. This provides you with an easy, reasonably priced way to cover parts and labor costs necessary to repair your product in case of failure.

Who is eligible under the program?

To be eligible for this coverage, you must be a valid cardholder of an eligible U.S.-issued Visa card.

Are gifts covered?

Yes, as long as you purchased the gift entirely with your eligible Visa card and it meets the terms and conditions of the program.

Are purchases made outside the United States covered?

Yes, as long as you purchased the item entirely with your eligible Visa card and the eligible item has a valid original manufacturer's written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty. Rest easy knowing the purchases made while you travel are protected by Visa.

What items are not covered?

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle.
- Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty.
- Items purchased for resale, professional, or commercial use.
- Real estate and items which are intended to become part of real estate.
- Computer software.
- Medical equipment.

Do I need to keep copies of receipts or any other records?

To file a claim, copies of your Visa card receipt, your store receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty are required. You will need to retain copies of these records unless the purchase is registered.

How do I file a claim?

Call the Program Administrator at **1-800-551-8472** (or collect at 0-410-581-9994) immediately upon learning of a product failure. *Please note: If you do not give such notice within sixty (60) days after the product failure, your claim may be denied.* The Program Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form. **This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days of the product failure.** Unless otherwise noted, the date of loss shall be the date you first notified the Program Administrator.

Gift recipients of eligible items are also covered by the claims process, if desired. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, submit your claim online. It's easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about the Visa Warranty Manager Service go to the Visa Warranty Manager Service Claim Center at www.visa.com/eclaims.

What documents do I need to submit with my claim?

- Your completed and signed claim form.
 - Your Visa card receipt.
 - The itemized store receipt.
 - A copy of the original manufacturer's written U.S. warranty and any other applicable warranty.
 - A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim. This includes bills and, if necessary, a copy of the maintenance record and receipts.
 - The original repair order.
- All claims must be fully substantiated.

How will I be reimbursed?

Once your claim has been verified, the item will be repaired or replaced at the **sole option of the insurance provider**, but for no more than the original purchase price of the covered item, up to a maximum of \$10,000, as recorded on your Visa card receipt, and \$50,000 maximum per cardholder.

Extended Warranty Protection will pay the facility directly for repairs, if possible, or you may go to an authorized repair facility and file a claim for reimbursement. **Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.**

In either case, the Provider's payment, replacement, or repair made in good faith will fulfill the Provider's obligation under the program coverage.

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

Do I have to file with my insurance company?

No. However, if you have purchased a service contract or Extended Warranty, Extended Warranty Protection is secondary to that coverage.

Program Provisions for Warranty Manager Service: This protection provides benefits only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase with your eligible Visa card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this Program. The Provider will not unreasonably apply this provision to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled.

The Provider relies on the truth of statements made in the Declarations and/or application of each cardholder and policyholder. Each cardholder and policyholder agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder or policyholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Program Administrator within six (6) months of the date of damage, theft, or product failure.

After the Provider has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Provider to the extent of the cost of the Provider's payment to you. You shall give the Provider any assistance necessary to secure its rights and remedies—including the execution of all documents—and the Provider shall be entitled at its own expense to bring suit in your name.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of the Program Guide and policy have been complied with fully.

The Visa Warranty Manager is a service provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America. Coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between this Guide and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

The program described in this Guide will not apply to Visa cardholders whose accounts have been suspended or canceled.

This service is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages.

Visa and/or your Financial Institution can cancel or non-renew the coverage, and if we do, we will notify you at least thirty (30) days in advance. If the insurer non-renews or cancels any coverages provided to eligible Visa cardholders, you will be notified within 30–120 days before the expiration of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. Coverage will still apply on transactions made prior to the date of such cancellation or non-renewal provided all other terms and conditions of coverage are met.

For general questions regarding this benefit, call the Program Administrator at 1-800-551-8472, or call collect at 0-410-581-9994.

Warranty Manager Service (Cont.)

◊ Extended Service Agreements are offered through a third-party administrator, and may not be available in all states. Terms and conditions may vary by product type. Call 1-800-551-8472 for details regarding specific products.

FORM #VWMGR (03/05)

Travel and Emergency Assistance Services

What are Travel and Emergency Assistance Services?

Help when you don't know where to turn. You can count on a wide range of Visa emergency services available whenever and wherever you need them, 24 hours a day, 365 days a year.

We will make every reasonable effort to respond when you have an emergency—even if you need assistance beyond the services listed here. Please understand that, due to occasional problems such as distance, location, or time, neither Visa nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other service.

Who is eligible for Travel and Emergency Assistance?

You, your spouse, and your children (provided the children are dependents under 22 years old) may all take advantage of these special emergency services.

How do I get these services?

They're as close as the nearest phone. You simply call the Program Administrator at **1-800-992-6029** any hour of the day or night. If you are outside the United States, call collect at 0-804-673-1675.

Is there a charge for these services?

No. Visa Travel and Emergency Assistance Services are available to eligible Visa cardholders at no additional charge.

Please note: Visa Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

What are the specific services and what do they provide?

Visa Travel and Emergency Assistance Services will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

- **Emergency Message Service** can record and relay emergency messages for travelers, immediate family members, or business associates. *NOTE: Visa will use reasonable efforts to relay emergency messages in accordance with program guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.*
- **Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Program Administrator can give you names of English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition, keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your Visa or personal account. *NOTE: All costs are your responsibility.*
- **Legal Referral Assistance** can arrange contact with English-speaking attorneys and with U.S. embassies or consulates if

you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Program Administrator can coordinate bail payment from your Visa or personal account. The Program Administrator can also follow up to make sure bail has been properly handled. *NOTE: All costs are your responsibility.*

- **Emergency Transportation Assistance** can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This even includes arranging to bring your young children home and staying in contact with family members or employers. In the case of a death, the Program Administrator can make arrangements for returning the remains of the deceased home. *NOTE: All costs are your responsibility.*
- **Emergency Ticket Replacement** helps you with the carrier's lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you. *NOTE: All costs are your responsibility.*
- **Lost Luggage Locator Service** can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. The Program Administrator can also arrange a cash advance with your Visa issuing bank. *However, you are responsible for the cost of any replacement items shipped to you.*
- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. *NOTE: All costs are your responsibility.*
- **Prescription Assistance and Valuable Document Delivery Arrangements** can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at home or elsewhere. *NOTE: All costs are your responsibility.*
- **Pre-Trip Assistance** can give you information on your destination before you leave—information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.

Program Provisions for Travel & Emergency Assistance Services: The program described in this Guide will not apply to Visa cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts, or statement messages.

For general questions regarding this benefit, call the Program Administrator at 1-800-992-6029. If you are outside the United States, call collect at 0-804-673-1675.

FORM #VTEA (03/05)





USAA Gold Card Benefits

2005

Security and Emergency Services

*In addition to the rental
and travel benefits
provided by MasterCard®
and Visa®, your USAA Gold
MasterCard or Visa Gold
card offers other valuable
convenience and security
benefits free of charge.*

How to Access Your Special Benefits

*After you complete
and return the Card
Registration, Household
Inventory Record and
Document Registry
forms, you can access
any of these services
via the designated
phone numbers.*

Credit Card Registration (800) 446-7666

Protect all of your credit cards in one easy step. Complete and return the attached Card Registration form to Trilegiant Loyalty Solutions, then, in case of loss or theft, we'll notify all of the credit card issuers you have listed on the attached Card Registration form. If the need arises, we'll request replacement cards for you when you make one simple toll-free call to (800) 446-7666.

Household Inventory Registration (800) 446-7666

Also, take the time to complete and return the Household Inventory Record form. An inventory of your important household goods will be safe and only a phone call away in the event of fire, theft, natural disaster or loss.

Valuable Document Registration (800) 446-7666

Let us keep track of your important documents for you. Simply record the name and identification numbers of your birth and marriage certificates, stock certificates, military discharge papers, insurance forms or other important documents on the Document Registry included in this brochure. Return it to Trilegiant Loyalty Solutions for safekeeping. Then, with one phone call, we'll send you a copy of the registry anytime you need one.

Change of Address (800) 446-7666

The next time you move you won't have to notify each individual credit card company of the change. Call toll free and give us your new address and phone number. All of the companies listed on your Card Registration form will be notified of the change.

Emergency Cash

MasterCard Global Service Center: (800) 622-7747

Visa Assistance Center: (800) 992-6029

If your credit cards are ever lost or stolen while you're traveling, help is only a phone call away. One call ensures that cash, up to \$1,000, will be wired to you, 24 hours a day, at any of 12,000 locations worldwide. In order to be eligible for the cash, you must be stranded 50 miles or more away from home and have no other access to cash. You must have enough available credit on your credit card account to cover the amount of cash requested. The funds are charged to your USAA Gold MasterCard or Visa Gold as a cash advance. Remember, your credit cards must be on file with the registration service to obtain emergency cash.

Emergency Airline Tickets

MasterCard Global Service Center: (800) 622-7747

Visa Assistance Center: (800) 992-6029

Over 50 miles from home and stranded? One quick call will start you on your way again. If your airline tickets or credit cards are ever lost or stolen, call toll free to charge an emergency ticket to your USAA Gold MasterCard or Visa Gold. You must be stranded without additional means to pay for an airline ticket. You must have enough available credit on your credit card account to cover the amount of the airline ticket requested. Upon approval, the airline of your choice will be contacted and a ticket reserved in your name will be awaiting you at the airline counter (airlines charge a minimal processing fee). You will be required to provide the airline ticket agent with a "security code word" in order to receive the airline ticket requested. Your credit cards must be on file with the credit card registration service to obtain an emergency airline ticket.

Emergency Card Replacement

MasterCard Global Service Center: (800) 622-7747

Visa Assistance Center: (800) 992-6029

While you are traveling, if your USAA Gold MasterCard or Visa Gold is ever lost or stolen, call us toll free from anywhere in the continental U.S. (or collect outside the continental U.S.) to request a temporary replacement card. Standard delivery time: 24 hours in the U.S., 48 hours outside the U.S.

Automatic Travel Insurance

Travelers Message Service (800) 446-7666

Need to keep in touch while traveling? You're only a phone call away with Trilegiant Loyalty Solution's toll-free number. You or your loved ones can leave or retrieve messages (up to 100 characters in length) which will be stored for up to 48 hours. You may use this service up to seven times a month. Call (800) 446-7666.

\$400,000 Automatic Common Carrier Insurance (\$1 million for Eagle Points cardholders)

Insurance

Charge your full fare to your USAA Savings Bank Gold MasterCard or Visa Gold account, and you are automatically eligible for coverage while traveling anywhere in the world on any licensed common carrier.

The Plan

As a Gold MasterCard or Visa Gold Card Member,* you, your spouse and your dependent children and any authorized users of the account ("Insured Person(s)"), will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any Common Carrier, provided the entire cost of the Common Carrier passenger fare(s), less redeemable certificates, vouchers or coupons, was charged to your USAA Gold MasterCard or Visa Gold card account. "Common Carrier" means any licensed land, water or air conveyance operated by those whose occupation or business is the transportation of persons for hire. If the entire cost of the Common Carrier passenger fare is charged to your USAA Gold MasterCard or Visa Gold account, coverage is provided: (1) while at the airport, terminal or station immediately preceding departure of the Common Carrier; (2) while riding as a passenger in, entering or exiting the Common Carrier; (3) while at the airport, terminal or station of your destination immediately following arrival of the Common Carrier; and (4) while traveling on a Public Conveyance directly from the airport, terminal or station immediately following arrival of the Common Carrier. In addition, if the entire cost of the fare has been charged to your account prior to your departure for the airport, terminal or station, coverage is also provided while riding as a passenger in, entering or exiting any Public Conveyance, but only while traveling directly to the airport, terminal or station, immediately preceding departure of the Common Carrier. "Public Conveyance" means any land only Common Carrier, including taxi, bus, train or airport limousine, but not including courtesy transportation provided without a specific charge. Coverage ends on the following: (1) when you alight from any Public Conveyance after departing from the airport, terminal or station immediately after arrival on the Common Carrier if you travel from the airport, terminal or station on a Public Conveyance; or (2) when you depart from the airport, terminal, or station immediately after arrival on the Common Carrier if you travel from the airport, terminal or station using other than a Public Conveyance.

*Card Member means an individual who has been issued a credit/debit card account by USAA. Other eligible persons include a Card Member's respective legal spouse; children who are primarily dependent on the Card Member for maintenance and support and who are under the age of 19, or up to age 25 if classified as a full-time student at an institution of higher learning; and authorized users (any person who is authorized by the Card Member and registered with USAA to use the Card Member's account).

Eligibility

This Common Carrier travel accident insurance coverage is provided to USAA Gold MasterCard or Visa Gold Card Members automatically when the entire cost of the Common Carrier passenger fare(s) is charged to your USAA Gold MasterCard or Visa Gold Card account while this insurance is effective. It is not necessary for you to notify USAA Savings Bank, the Plan Administrator, or the Company when Common Carrier tickets are purchased.

The Cost

This travel insurance plan is provided at no additional cost to eligible Gold MasterCard or Visa Gold Card Members.

Benefits

The benefits provided each insured are \$400,000 (\$1 million for Eagle Points Card Members) and is payable for accidental loss of life, two hands or two feet, sight of both eyes, one hand or one foot and sight of one eye, speech and hearing or any combination thereof. "Injury" means bodily injury resulting directly and independently of all other causes from an accident which occurs while the Insured Person is covered under the Policy, but not loss resulting from sickness or disease. One half of the Benefit Amount is payable for accidental loss of: one hand, one foot, sight of one eye, speech or hearing. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the metacarpophalangeal

Automatic Travel Insurance

(continued)

knuckle joints of at least four fingers on the same hand, with respect to thumb and index finger, complete severance through or above the metacarpophalangeal knuckle joints of both fingers on the same hand, with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot or thumb and index finger of the same hand even if they are later reattached. "Benefit Amount" means the maximum amount applicable at the time the entire cost of the passenger fare is charged to a USAA Gold MasterCard or Visa Gold Card account. The loss must occur within one year of the accident. If the Insured Person has multiple losses as the result of one accident, the Company will pay the single largest Benefit applicable to the losses incurred. In no event will duplicate request forms or multiple charge cards obligate the Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual Insured Person as the result of any one accident. In the event of multiple losses arising from any one accident per USAA Gold MasterCard or Visa Gold Card account, the Company's liability for all such losses will be subject to an aggregate limit equal to twice the Benefit Amount for loss of life. Benefits will be paid to each Insured Person on a proportionate basis up to this USAA Gold MasterCard or Visa Gold Card account aggregate limit of liability.

Note: Maximum benefits for any one single accident are limited to a \$30,000,000 aggregate for all Insured Persons of USAA combined. Benefits will be paid to each Insured Person on a proportionate basis up to this aggregate limit of liability.

Exclusions

This insurance does not cover any loss caused by or resulting from intentionally self-inflicted injury; suicide or attempted suicide, whether sane or insane; war or act of war, declared or not; injury sustained while riding on any aircraft except a Civil or Public Aircraft or Military Transport Aircraft; or injury sustained while riding on any aircraft (a) as a pilot, crewmember or student pilot or (b) as a flight instructor or examiner.

The Beneficiary

The loss of life benefit is paid to the beneficiary designated by the Insured Person. If no such designation has been made, or if no beneficiary is living on the date of the Insured Person's death, that benefit will be paid to the first surviving beneficiary in the following order: (a) the Insured Person's spouse; (b) the Insured Person's children; (c) the Insured Person's parents; (d) the Insured Person's brothers and sisters; or (e) the Insured Person's estate. All other indemnities will be paid to the Insured Person. If you desire a specific beneficiary other than as designated above, notify the Plan Administrator, at the address below. The beneficiary designation supersedes any previous notification you may have made.

Filing a Claim

To file a claim under this program, simply call the Plan Administrator toll free at (800) 735-1408, Monday through Friday, 8 a.m. - 9 p.m., Eastern Time, or write to the Plan Administrator: Cardwell Agency, P.O. Box 5725, Glen Allen, VA 23058-5725. The Plan Administrator will provide you with instructions and forms for filing proof of loss. Written notice of claim must be given to the Company within 20 days after the occurrence of any covered loss, or as soon thereafter as is reasonably possible.

Effective Date

Your insurance under this program is effective on the later of: (1) October 1, 2002; or (2) the date you become an eligible person. Your insurance under this program will cease on the earliest of: (1) the date the insurance policy is terminated; (2) the date your USAA Gold MasterCard or Visa Gold account ceases to be in good standing; or (3) the date you cease to be an eligible Card Member.

Note: Please read this Description of Coverage and keep it in a safe place with your other insurance documents. This Description of Coverage is not a contract of insurance but is simply an informative statement to each eligible Card Member of the principal provisions of the insurance. Complete provisions pertaining to this program of insurance are contained in Policy Number 9028666 issued and underwritten by National Union Fire Insurance Company of Pittsburgh, PA (the "Company"), with offices in New York, NY. If a conflict exists between a statement in this Description of Coverage and any provisions in the Policy, the Policy will govern. This Description of Coverage replaces any and all Descriptions of Coverage previously issued with respect to the insurance described herein.

Notice for Florida Residents Only: The benefits of the policy providing your coverage are governed primarily by the law of a state other than Florida.

Who is the Plan Administrator?

Cardwell Agency, Inc.
P.O. Box 5725
Glen Allen, VA 23058-5725
(800) 735-1408

Who is the Plan Underwritten by?

National Union Fire Insurance Company of
Pittsburgh, PA (the "Company"), with
offices in New York, NY



CREDIT CARD REGISTRATION
USAA SAVINGS BANK SECURITY INFORMATION
This Information is Required for Identification Purposes

City /State of Birth	Year of Birth	Last Name	First Name	MI
Mother's Maiden Name	Social Security Number	Street Address		
Home Phone ()	Business Phone ()	City	State	ZIP

Trilegiant Loyalty Solutions
Credit Card Registration
Service Confidential
Credit Card Form
National Toll-Free Number
(800) 446-7666

Important Instructions: Please complete and mail this form to **Trilegiant Loyalty Solutions**, 3001 East Pershing Blvd., Cheyenne, WY 82001-5795. You may list cards issued to your spouse and dependent children under 25 living at home, as well as company cards issued in your name. If a card is issued in a family member's name other than the name shown above, please indicate card member's name to the left of the account number. If you should need additional space, use a separate sheet. Only credit, charge and automatic teller machine cards will be registered. **You must sign the bottom of the registration form before returning it.**

Bank Credit Cards	Card Number: (Print All Numbers in Black or Blue Ink.)	
	Card Name	
	USAA Savings Bank	Phone Number: (800) 922-9092
	Card Name	
	Bank Name	Phone Number:
	Card Name	
	Bank Name	Phone Number:
	Card Name	
Bank Name	Phone Number:	

Bank Debit & ATM Cards	Card Number:	
	Card Name	
	Bank Name	Phone Number:
	Card Name	
Bank Name	Phone Number:	

Travel & Entertainment Credit Cards	Card Name	Cardholder Name	Card Number:

Department Store Credit Cards	Card Name	Cardholder Name	Card Number:

Oil Company Credit Cards	Card Name	Cardholder Name	Card Number:

Miscellaneous Credit Cards	Card Name	Cardholder Name	Card Number:
	Phone Number:	City and State:	
	Phone Number:	City and State:	
Phone Number:	City and State:		

Sign Here	I hereby authorize Trilegiant Loyalty Solutions or its designated agents to act on my behalf in notifying any company with which I have a credit card account of the loss or theft of such cards or of any change in my address. X Signature	Date
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Helpful Numbers

USAA

Credit Card Services:	(800) 531-2265
Lost or Stolen Credit Card:	(866) 550-LOST (5678)
Identity Theft Assistance Team:	(877) 762-7256



We know what it means to serve.[®]

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Credit cards are provided
by USAA Savings Bank.

FDIC
INSURED

80823-0505

M-64834