



TRAVEL



SHOPPING

Your Guide to Protection Benefits

Learn how your benefits may help you before, during and after you swipe, tap or click.

Effective date: November 23, 2014.

www.cardbenefits.citi.com | 1-855-569-7366



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

This Guide includes important details about the benefits that come with your card at no additional cost. When something unexpected interferes with your travel or a purchase doesn't work out so well, we may be able to help. Read ahead to learn how your card can protect you – then keep this Guide in a safe place so you know how to make the most of your benefits when you need them.

The benefits, as described in this Guide, apply to purchases made with your Citi card on or after the effective date, and this Guide then replaces any Summary or other program description you may have received earlier.

GENERAL TERMS DEFINED

For all benefits described in this Guide:

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

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

The coverage period of the services described in this Guide will be cancelled on the date your charging privileges on your card have in any way been suspended, or if your account is suspended, or if for any reason your account has been closed. If your account is closed, or you default under your Cardmember Agreement, your eligibility to receive the services described in this Guide will immediately be cancelled. However, benefits will still apply for any benefit for which you were eligible prior to the date that your account is suspended or closed, subject to the terms and conditions of the specific coverage. **Receipt of this Guide does not guarantee coverage or coverage availability.**

SHOPPING BENEFITS



Citi® Price Rewind	2
Damage & Theft Purchase Protection	4
Extended Warranty	6

TRAVEL BENEFITS



Worldwide Car Rental Insurance	9
Trip Cancellation & Interruption Protection	11
Roadside Assistance Dispatch Service	14
Travel & Emergency Assistance	15
Worldwide Travel Accident Insurance	17



Citi® Price Rewind

Enjoy your new purchases while we look for a lower price.



QUESTIONS ABOUT THIS BENEFIT?

Call **1-855-569-7366**
M-F 9 a.m. to 11 p.m. EST
Sat 8 a.m. to 8 p.m. EST
or visit www.cardbenefits.citi.com

Register your purchases at citi.com/pricerewind

Citi Price Rewind searches for a lower price on the registered items you pay for in full with your Citi card. If the same item is found online at a lower price within 60 days of your purchase, you may receive a refund of the price difference. You can also let us know if you find a lower price in an advertisement, and submit a claim for a refund of the price difference. You're covered for up to \$300 per item, and up to \$1,200 per calendar year.

How long do I have to find a lower advertised price?

Up to 60 days from the date of purchase

What is the maximum coverage per item?

\$300

What is the maximum coverage per calendar year?

\$1,200

> WHO'S COVERED

This benefit covers you for purchases made by:

- You, as long as you are a permanent resident in the 50 United States or the District of Columbia.
- Anyone who makes purchases using your eligible Citi card.

In the description of *What's covered* and *What's not covered* below, "you" means any person who's covered by this benefit.

> WHAT'S COVERED

New items you purchased within the 50 United States or the District of Columbia and paid for in full with your eligible Citi card are covered, unless they're included in the *What's not covered* list below.

The following conditions also apply:



Citi Price Rewind only tracks online prices and does not guarantee that it tracks all retailers or that it will find the lowest advertised price. Lower prices are validated during the 60 day search period and could change or be removed for ineligible items.

- The lower-priced item must be the same as the one you purchased (including the same manufacturer and model number).
- The advertisement of the lower price must be published or made available within 60 calendar days after your purchase date.
- The lower price must be advertised on an online retail site or in a printed or online newspaper, magazine, store circular or catalog. This would include Black Friday or door buster sales.
- The advertisement must include the name of the authorized dealer, store or online retailer; it also must include the item name and sale price.
- The price comparison must be based only on sale price, not including taxes or shipping, handling or delivery costs, warranties or any other charges.

➤ WHAT'S NOT COVERED

Coverage doesn't apply if you bought the item or it was delivered from outside the 50 United States or the District of Columbia. In addition, your coverage doesn't apply to the following purchases:

- Any motorized land or air vehicles or their permanently attached parts, such as tires.
- Boats.
- Products that can spoil or be used up, such as food, fuel, perfume, printer cartridges and cosmetics.
- Jewelry including loose gems, precious stones, metals and pearls. Watches are covered.
- Antiques, art objects or stamps.
- Tickets.
- Land, buildings or fixtures meant for installation, such as windows, wallpaper or wall-to-wall carpeting.
- Cash (including rare or precious coins), checks, promissory notes, gift cards or any other financial document that represents money.
- Items purchased for resale, professional or commercial use.
- Plants or animals, including stuffed or mounted animals or fish.
- Advice or services for a purchased item, such as product installation, labor, maintenance or repair.
- Firearms or ammunition.

Coverage doesn't apply under these specific circumstances:

- The lower-priced item requires a service contract, such as cell phones with a required service contract.
- The lower-priced item is offered at no cost, or the lower price includes a bonus, free offer, special financing or a rebate.
- The lower priced item is a limited edition, out-of-stock or going-out-of-business sale item, or from an internet auction site.
- The item is purchased in whole or in part with rewards points or miles, a gift card, a store credit or through a special offer from Citibank, N.A.
- The item is used, customized, altered, refurbished or secondhand.
- You are involved in a fraudulent activity.

> HOW TO FILE A CLAIM

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

1. If you've registered a purchase and have been notified a lower price was found, log in to citi.com/pricerewind and follow the steps to request your refund online.
2. To file a claim based on an advertised lower price you've found, call **1-855-569-7366**. We'll ask you a few basic questions, send you a claim form and advise you of what documents we may need to support your claim. Or, you can visit citi.com/pricerewind to print a claim form for submission.
3. Upload or mail the claim form and all requested documents within 180 days of the purchase date. We'll notify you of our decision once we've processed your claim, as required by state law.

Underwritten by Triton Insurance Company, except in New York where it is provided by OneMain Alliance™, LLC.



Damage & Theft Purchase Protection

Shop with more confidence – you're covered if your purchase is damaged or stolen.



QUESTIONS ABOUT THIS BENEFIT?

Call **1-855-569-7366**
M-F 9 a.m. to 11 p.m. EST
Sat 8 a.m. to 8 p.m. EST
or visit www.cardbenefits.citi.com

If an item you paid for in full including taxes, fees and shipping with your Citi card is stolen or damaged within 120 days of purchase (90 days for New York residents), we may repair it or refund you the purchase price. You're covered for up to \$1,000 per item (or per incident, if more than one item is stolen or damaged at the same time), up to \$50,000 per calendar year, per eligible account.

How long am I covered?

Up to 120 days after date of purchase (90 days for New York residents)

Maximum coverage per item or incident

\$1,000

Maximum coverage per calendar year per eligible account

\$50,000

> WHO'S COVERED

This benefit covers the following people:

- You as long as you are a permanent resident in the 50 United States or the District of Columbia.
- Anyone using your eligible Citi card to make a purchase.

In the description of *What's covered* and *What's not covered* below, "you" means any person who's covered by this benefit.

> WHAT'S COVERED

A purchase paid for in full including taxes and fees with your Citi Card, Citi reward points or a combination of both (including an item you buy to give as a gift) is covered, unless it's included in the *What's not covered* list below.



The coverage provided by this benefit is secondary.

This means if you have another insurance policy that will reimburse you for stolen or damaged items, this benefit will cover only the amount that the other insurer does not.

If the item is part of a pair or set, your coverage will include only the cost of the stolen or damaged part(s), unless the item needs a full replacement to make the item useable.

> WHAT'S NOT COVERED

Your coverage doesn't apply to the following items:

- Items that are lost, rented or leased.
- Any motorized land or air vehicles or their permanently attached parts, such as tires.
- Boats.
- Cash (including rare or precious coins), checks, promissory notes, gift cards or any other financial document that represents money.
- Tickets.
- Jewelry, cameras or video recording equipment that is contained in baggage, unless it's personally carried by you or your companion.
- Products that can spoil or be used up, such as food, fuel, perfume, printer cartridges and cosmetics.
- Land or buildings.
- Plants or animals, including stuffed or mounted animals or fish.
- Advice or services, such as product installation, labor, maintenance or repair.

Coverage doesn't apply to any item if it's stolen or damaged under these specific circumstances:

- The item was not reasonably cared for.
- The item is used in a way that goes against clear manufacturer instructions or warnings, or it's altered.
- The item has product defects, experiences normal wear and tear, or is exposed to pests or natural disasters.
- The item was damaged or stolen as a result of fraud, illegal activity, a riot or an act of war.

> HOW TO FILE A CLAIM

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

1. Remember, this is secondary coverage so please notify any other insurer or other source for reimbursement and complete their claim process first.
2. Call **1-855-569-7366** within 180 days of the damage or theft. We'll ask a few basic questions, send you a claim form and advise you of what documents we may need to support your claim. Or, you can visit www.cardbenefits.citi.com to print a claim form for submission.

Please keep the damaged item in case you are asked to provide it.

3. Return the claim form and all requested documents. We'll notify you of our decision once we've processed your claim, as required by state law.

Underwritten by Triton Insurance Company



Extended Warranty

Feel more confident about your purchase.
We may add up to a year on your warranty.



QUESTIONS ABOUT THIS BENEFIT?

Call **1-855-569-7366**
M-F 9 a.m. to 11 p.m. EST
Sat 8 a.m. to 8 p.m. EST
or visit www.cardbenefits.citi.com

If you paid for an item in full with your Citi card, we'll extend the terms of the original manufacturer's warranty for one year after it expires (or for double the original warranty period, if it's less than one year). This coverage applies to manufacturers' warranties of five years or less.

We'll repair or replace it, or refund you the cost of the item if it breaks down during the period covered by this extended warranty. You're covered for up to \$10,000 per year.

How long am I covered?

- For warranties less than one year, double the original manufacturer's warranty period.
- For warranties of one to five years, one year following the expiration date of original manufacturer's warranty.

Maximum coverage per year

\$10,000

> WHO'S COVERED

This benefit covers the following people, as long as their permanent residence is in the 50 United States or the District of Columbia:

- You and authorized users of your Citi card.
- Your spouse or your domestic partner (where permitted by law).
- Your dependents. This means your unmarried children under age 19 (or under age 24 for full-time students) who receive at least half their financial support from you, unless defined differently by state law.

In the description of *What's covered* and *What's not covered* below, "you" means any person who's covered by this benefit.

> WHAT'S COVERED

A purchase that comes with an original manufacturer's warranty and is paid for in full including taxes, fees and shipping with your Citi card, Citi reward points or a combination of both is covered, unless it's included in the *What's not covered* list below.



The coverage provided by this benefit is secondary.

This means if another source reimburses you for the defective item, this benefit will cover only unreimbursed amounts. Extended Warranty does cover deductibles you may have to pay under your other policies.

The following conditions also apply:

- The original manufacturer's warranty was valid in the United States and wasn't longer than five years in length.
- We'll cover your item's purchase price including sales tax, or the cost of repairing or replacing it, whichever is less. If we decide to replace the item, the replacement will have the same functionality and value as the original, but it may not be the same brand, model, material, size or color.
- Coverage applies only to the defective item, not to any other property that's damaged by it.

> WHAT'S NOT COVERED

Your coverage doesn't apply to the following items:

Purchases

- Boats, cars, aircraft or any other motorized land, air or water vehicles or their permanently attached parts.
- Any additional service contract or extended warranty attached to the purchase.
- Services (such as product installation, repairs, maintenance or diagnostics) that aren't covered under the original manufacturer's warranty.
- Items purchased for resale, or for professional or commercial use.
- Used, antique or pre-owned items.

- Medical equipment.
- Land, buildings or permanently installed fixtures, such as windows, wallpaper or wall-to-wall carpeting.

Related charges

- Shipping and handling expenses.

Coverage doesn't apply under these specific circumstances:

- Item is not cared for properly or serviced appropriately.
- The item experiences normal wear and tear.
- There is damage by a power surge, hazardous substance or mold.
- The item is included in a product recall.
- The original manufacturer of the item goes out of business.
- Any branch of any recognized government seizes the item.
- The item is damaged because of a natural disaster or act of God, such as a flood, hurricane, lightning or earthquake.
- You're involved in fraud, illegal activity, a riot or an act of war.

> HOW TO FILE A CLAIM

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

Please keep the broken item because we may ask you to send it to us.

1. Call **1-855-569-7366** within 30 days of your item's breakdown. We'll ask you a few basic questions, send you a claim form and let you know what documents we may need to support your claim. Or, you can visit www.cardbenefits.citi.com to print a claim form for submission.
2. Return the claim form and all requested documents within 90 days of your item's breakdown, or as soon as reasonably possible. We'll notify you of our decision once we've processed your claim as required by state law.

Underwritten by IDS Property Casualty Insurance Company



Worldwide Car Rental Insurance

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



QUESTIONS ABOUT THIS BENEFIT?

Call **1-855-569-7366**
M-F 9 a.m. to 11 p.m. EST
Sat 8 a.m. to 8 p.m. EST
or visit **www.cardbenefits.citi.com**

We'll cover you up to \$50,000 per occurrence, per vehicle, toward the cost of repairs or the cash value of the car, whichever is less, if a covered accident or theft occurs when you pay for a rental car in full with your Citi card and decline the rental company's collision loss/damage insurance. You can save money and gain peace of mind knowing that you're covered, no matter where you are in the world.

If the rental company requires you to accept its own collision loss/damage coverage, this benefit will only cover the cost of your deductible with the rental company if an accident occurs.

How long am I covered?

The length of your rental car agreement. If that rental agreement exceeds 31 consecutive days, no coverage applies

What's the maximum coverage?

\$50,000

> WHO'S COVERED

This benefit covers the following people:

- You as long as you are a permanent resident in the 50 United States or the District of Columbia.
- Anyone designated as an authorized driver or covered by the rental car agreement.

In the description of *What's covered* and *What's not covered* below, "you" means any person who's covered by this benefit.

> WHAT'S COVERED

Worldwide Car Rental Insurance covers the reasonable cost of repairs (including charges imposed by the rental company for loss of use while the car is being repaired) or the cash value of the rental car, whichever is less. This benefit also covers the cost of towing your rental car, if necessary.



In the United States, the coverage provided by this benefit is secondary.

This means that if you have another insurance policy that will cover the cost of damage or theft to your rental car, this benefit will cover only the amount your other policies do not. Worldwide Car Rental Insurance does cover deductibles you may have to pay under your other insurance policies (or that your employer may have to pay, if you rented the car for business reasons).



Outside the United States, the coverage provided by this benefit is primary even if you have another insurance policy.

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

- The rental car was paid for in full including taxes and fees with your Citi card, Citi reward points or a combination of both.
- The rental period is no more than 31 consecutive days long.
- The rental car is a motor vehicle with at least four wheels that's designed to be driven on public roads.
- The rental car is:
 - damaged by an accident while a covered person is driving;
 - damaged by a natural disaster or vandalism; or
 - stolen.

➤ WHAT'S NOT COVERED

Worldwide Car Rental Insurance doesn't cover leased vehicles. It also does not include liability coverage such as damage to other people's property/vehicle or injuries to others. Also, coverage doesn't apply under these specific circumstances:

- You use the car in a way that goes against your rental car agreement (such as driving recklessly or under the influence of drugs or alcohol) or against clear instructions or warnings posted in the car.
- You use the rental car as a vehicle for hire.
- You don't take reasonable care of the rental car.
- You are involved in a fraudulent activity.

➤ HOW TO FILE A CLAIM

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

1. Call **1-855-569-7366** as soon as possible after your rental car is damaged or stolen. We'll ask you a few basic questions, send you a claim form and advise you of what documents we may need as proof to support your claim. Or, you can visit www.cardbenefits.citi.com to print a claim form for submission. Please take pictures of the damage, if possible.
2. Return the claim form and all requested documents within 180 days of the date of the incident. We'll notify you of our decision once we've processed your claim, as required by state law.

Underwritten by Triton Insurance Company



Trip Cancellation & Interruption Protection

We may cover the cost for nonrefundable trip expenses if certain unforeseen events get in the way of your trip.



QUESTIONS ABOUT THIS BENEFIT?

Call **1-855-569-7366**
M-F 9 a.m. to 11 p.m. EST
Sat 8 a.m. to 8 p.m. EST
or visit www.cardbenefits.citi.com

If your trip is cancelled or interrupted for a reason covered by this benefit, you may be reimbursed up to \$1,500 per person, per year, provided you paid for the trip in full with your Citi card. To be eligible for coverage, the expenses must be nonrefundable, meet the conditions described below under *What's covered* and be included in the *Covered expenses* list.

> WHO'S COVERED

This benefit covers the following people, as long as their permanent residence is in the 50 United States or the District of Columbia:

- You and authorized users of your Citi card.
- Your spouse or your domestic partner (where permitted by law).
- Your dependents. This means your unmarried children under age 19 (or under age 24 for full-time students) who receive at least half their financial support from you, unless defined differently by state law.

In the description of *What's covered* and *What's not covered* below, "you" means any person who's covered by this benefit.

> WHAT'S COVERED

How long am I covered?

From date of deposit or purchase through your originally scheduled trip conclusion date

Maximum coverage per person, per year

\$1,500

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

- The trip was paid for in full including taxes and fees with your Citi card, Citi reward points or a combination of both.
- Your travel is on a common carrier. A common carrier is a vehicle that's licensed to transport any public passenger who pays a fare or buys a ticket, and is available on a regular schedule. Examples include planes, trains, ferries and cruise ships.
- The trip is less than 60 consecutive days long.

- The reason for your trip cancellation or interruption is included in the list of *Covered reasons* below.
- You notify all travel suppliers affected by your cancellation or interruption within 48 hours of realizing you need to make changes to your trip. If you can't notify them within that time frame because of a medical condition, please notify them as soon as possible. (Otherwise, if you wait longer to notify them, your coverage doesn't apply to any higher penalties or reduced refunds you may incur because of the delay.)

Covered reasons: illness or personal matters

- You become sick or injured, and a doctor confirms in writing that it's severe enough to interrupt or cancel your trip.
- A family member has an injury or illness that's either life-threatening or requires your care and this is confirmed in writing by a doctor.
- You or a family member dies within 30 days of the trip's departure date, or during the trip itself.
- You're a member of the United States Armed Forces, and your leave is revoked for reasons not related to war, mobilization or reassignment.
- You can no longer live in your permanent or temporary residence because of fire, flood, vandalism, burglary or a natural disaster.

Covered reasons: travel or weather issues

- You cancel your entire trip because severe weather or a natural disaster causes all travel to or from your destination to stop for at least 24 hours.

Covered expenses, up to \$1,500 per person, per year

- The value of your unused transportation tickets or forfeited deposits, minus any refund or credit you receive from your travel supplier.
- Change fees charged by your travel suppliers.
- Additional costs to get you home if your trip is interrupted, as long as your new arrangements are within the same fare class as your original booking, such as economy or business class.
- Other unused, nonrefundable travel expenses, such as lodging, tour fees or activity fees.
- Additional fares or tickets needed to rejoin a trip that has been interrupted.
- Fees charged by travel suppliers if one person cancels a trip for a covered reason, and another person continues with the trip alone. For example, this could include a single occupancy fee for lodging or cruise that you booked at a double occupancy rate.
- The cost of returning your own vehicle to your home if you need to get home another way.

> WHAT'S NOT COVERED



Remember, Trip Cancellation & Interruption Protection applies only to the Covered reasons above. For example, it doesn't provide coverage if you simply choose to change your plans, have a work conflict, not feeling well, your preferred lodging isn't available or can reach your destination but decide not to travel because of bad weather.

- Expenses incurred as the result of extending your trip beyond your originally scheduled trip conclusion date.
- Any fare difference between your original ticket and your new ticket when you reschedule a cancelled trip.
- You didn't get the necessary travel documents, such as passports or visas.
- You did not use your Citi card, Citi reward points or a combination of both to pay for the full common carrier fare, including taxes and fees.
- Frequent flyer miles were used to purchase any part of the common carrier fare.
- You or a family member experiences financial problems, such as bankruptcy.
- Your travel is for commuting purposes.
- You're involved in fraud, illegal activity, a riot or an act of war.
- Government regulations or customs agencies interfere with your trip.
- You're pregnant, give birth or have an abortion, unless a doctor confirms in writing that complications require you to interrupt or cancel your trip.
- You attempt or commit suicide, or you intentionally harm yourself.
- You're detained or arrested by any branch of any recognized government.

> HOW TO FILE A CLAIM

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

1. Call **1-855-569-7366** within 30 days of the incident that results in a covered reason for cancelling or interrupting your trip. We'll ask you a few basic questions, send you a claim form and let you know what supporting documents we need as proof of your claim. Or, you can visit www.cardbenefits.citi.com to print a claim form for submission.
2. Return the claim form and all requested documents within 90 days of the incident, or as soon as reasonably possible. We'll notify you of our decision once we've processed your claim, as required by state law.

Underwritten by IDS Property Casualty Insurance Company



Roadside Assistance Dispatch Service

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



**QUESTIONS ABOUT
THIS BENEFIT?**

Call **1-855-569-7366**
or visit **www.cardbenefits.citi.com**

If you have car trouble while you're on the road in the 50 United States or the District of Columbia, we'll send the help you need directly to your location almost anywhere in the U.S. – a service you pay for only when you use it.



We provide you with a service referral or dispatch, but you will have to pay for any services you use.

> WHO'S COVERED

This benefit covers you and authorized users of your Citi card.

> WHAT'S COVERED

For a low pre-negotiated price per service call, this dispatch service sends help if you need:

- Towing and winching.
- Jump starts.
- Flat tire changes (when a spare is available).
- Lock-out service (when the key is in the vehicle).
- Delivery of up to 2 gallons of fuel.

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

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

> WHAT'S NOT COVERED

Roadside Assistance isn't available under the following circumstances:

- You have a motorcycle, a recreational vehicle or a commercial vehicle.
- You have a camper, a vehicle-in-tow or a trailer with a capacity greater than one ton.
- Bad weather or a natural disaster prevents a tow truck from reaching you.
- You're detained or arrested by any branch of any recognized government.



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

> HOW TO REQUEST HELP

Call **1-855-569-7366** as soon as you run into trouble, and we'll refer you to someone who can help. If you need to leave your vehicle to call for help, make sure you return in order to receive Roadside Assistance. If the car involved is a rental car, be sure to call the car rental company first. Many rental companies have specific requirements for emergency road service.

Administered by IDS Property Casualty Insurance Company



Travel & Emergency Assistance

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



QUESTIONS ABOUT THIS BENEFIT?

Call **1-855-569-7366** in the United States, or call collect internationally at **603-328-1327**, or visit **www.cardbenefits.citi.com**

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



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

> WHO'S COVERED

This benefit covers you and authorized users of your card.

> WHAT'S COVERED

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

Travel and emergency assistance

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

Medical and legal assistance

- Referrals to local translators, doctors, dentists, hospitals and pharmacies. At your request, we can also dispatch any of these services to your location.
- Assistance with prescription replacements.
- Transportation to another medical facility if you have to be moved to receive the treatment you need.
- Coordination with doctors or nurses in the United States who can consult with local medical professionals and help monitor your condition.
- Travel arrangements for a family member or friend to be brought to your bedside, if you're under medical care.
- Referrals to English-speaking legal services or consultations with appropriate embassies and consulates.

> WHAT'S NOT COVERED



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

You're not covered if you're involved in fraud, illegal activity, a riot or an act of war.

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

> HOW TO REQUEST HELP

Call **1-855-569-7366** in the United States, or call collect internationally at **603-328-1327**.

Administered by IDS Property Casualty Insurance Company



Worldwide Travel Accident Insurance

Travel with more peace of mind. We're here to cover you even if the unimaginable happens.



QUESTIONS ABOUT THIS BENEFIT?

Call **1-855-569-7366**
M-F 9 a.m. to 11 p.m. EST
Sat 8 a.m. to 8 p.m. EST
or visit www.cardbenefits.citi.com

Worldwide Travel Accident Insurance is a type of coverage that you hope to never need, but it may offer some financial help to you or your loved ones if a tragic accident does occur. If you are killed in a common carrier accident while traveling – or lose a limb, sight, speech or hearing – we may provide up to \$250,000 in compensation. To be eligible for coverage, you must have paid for the common carrier fare in full with your Citi card.

A common carrier is a vehicle that's licensed to transport any public passenger who pays a fare or buys a ticket, and is available on a regular schedule. Examples include planes, trains, ferries and cruise ships.

How long am I covered?

From departure date
through trip conclusion

What is the maximum coverage per person?

\$250,000

> WHO'S COVERED

This benefit covers the following people, as long as their permanent residence is in the 50 United States or the District of Columbia:

- You and authorized users of your Citi card.
- Your spouse or your domestic partner (where permitted by law).
- Your dependents. This means your unmarried children under age 19 (or under age 24 for full-time students) who receive at least half their financial support from you, unless defined differently by state law.

In the description of *What's covered* and *What's not covered* below, "you" means any person who's covered by this benefit.

> WHAT'S COVERED

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

- The common carrier fare was paid for in full including taxes and fees with your Citi card, Citi reward points or a combination of both.

- The injury or death is caused by one of the following:
 - an accident that occurs when you're boarding, exiting or riding as a passenger in a common carrier;
 - exposure to the elements after a common carrier accident; or
 - the disappearance or accident of a common carrier, which causes you to remain missing for 52 weeks, after which we'll assume you're no longer alive.
- The trip is less than 60 consecutive days long.

The amount of compensation we'll pay, up to the maximum coverage amount, depends on the severity of the injury. The following chart shows the amount we'll pay for different kinds of losses. If your injuries fall into more than one category, we'll cover the greatest loss.

Maximum coverage of \$250,000	50% of the maximum coverage or \$125,000	25% of the maximum coverage or \$62,500
For death or loss of: <ul style="list-style-type: none"> ■ Both hands or both feet ■ One hand and one foot ■ Sight in both eyes ■ Either hand or foot and sight in one eye ■ Hearing in both ears and ability to speak 	For loss of: <ul style="list-style-type: none"> ■ Hearing in both ears ■ Ability to speak ■ Sight in one eye ■ One hand or one foot 	For loss of: <ul style="list-style-type: none"> ■ Thumb and index finger of the same hand

➤ WHAT'S NOT COVERED

Coverage doesn't apply under these specific circumstances:

- You're traveling in a rental vehicle, not a common carrier.
- You did not use your Citi card to pay for the full common carrier fare, including taxes and fees.
- Frequent flyer miles were used to purchase any part of the common carrier fare.
- You're traveling for commuting purposes.
- You're serving as a pilot or a crewmember on a common carrier.
- You're serving in a country's armed forces.

- You attempt or commit suicide, or you intentionally harm yourself.
- You're detained or arrested by any branch of any recognized government.
- You're involved in fraud, illegal activity, a riot or an act of war.

In addition, Worldwide Travel Accident Insurance doesn't provide coverage if the following cause or contribute to your injury or death:

- You have a disease or illness, or you have cosmetic surgery (unless it's reconstructive surgery related to your covered loss).
- You're pregnant, give birth or have an abortion (unless a doctor confirms in writing that you have complications related to your covered loss).

> HOW TO FILE A CLAIM

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

1. Call **1-855-569-7366** within 30 days of your accident. We'll ask you a few basic questions, send you a claim form and let you know what documents we may need to support your claim. Or, you can visit www.cardbenefits.citi.com to print a claim form for submission.
2. Return the claim form and all requested documents within 90 days of the accident, or as soon as reasonably possible. We'll notify you of our decision once we've processed your claim, as required by state law.
3. Death benefits will be paid in the following order: Spouse or Domestic Partner; Children, equally per stirpes; the estate.

Underwritten by IDS Property Casualty Insurance Company

ADDITIONAL TERMS

The information in this section applies to all benefits described in this Guide.

Claims

If you have a loss that's covered under these benefits, you need to file a claim and submit supporting documents that we request as proof. Look for specific instructions and deadlines for filing claims in the *How to file a claim* section of each benefit description.

Legal considerations

When filing a claim, certain legal provisions apply:

- Applicable federal or state law takes priority over our policies. If the law requires coverage that's different from what we describe in this Guide, we'll meet the legal requirements.
- After you've filed a claim, if you wish to take additional steps to recover money under these benefits – such as challenge a decision regarding your claim – you must wait until 60 days after we receive your claim documentation to begin any legal action.
- If we make a payment to you for a claim, we may try to recover the amount from other parties or people. This means that, by accepting a benefit payment, you transfer to us your right to recover money for the loss from any other party or person. (This is not applicable in the state of Kansas for benefits underwritten by IDS Property Casualty Insurance Company.)
- If you're served with legal papers, such as a summons or complaint, relating to a claim covered under these benefits, you need to contact us at 1-855-569-7366 and provide us with copies of the legal papers within 15 days of being served.

The benefits underwritten by Triton Insurance Company, Fort Worth, Texas are determined by the terms, conditions and exclusions of the applicable Master Policies which are in the possession of the Program Administrator. This document provides a general summary of the Policy and is not intended to supplement or replace the Policy. If there is any conflict between the information contained in this document and the Policy, the Policy governs.

The benefits underwritten by IDS Property Casualty Insurance Company, De Pere, WI are determined by the terms, conditions and exclusions of Master Policy CCPMXX01-02 or in states where applicable, the individual Credit Card Insurance Policy and are subject to change with notice. This document provides a general summary of the Policy and is not intended to supplement or replace the Policy. If there is any conflict between the information contained in this document and the Policy, the Policy governs.

Benefits underwritten or administered by IDS Property Casualty Company have the following additional terms and conditions as noted below:

- If three years have passed since the date of your loss, you can't take any additional legal action to recover money – such as challenge a decision regarding your claim. In states where the three-year limit is less than allowed by the laws of those states, the limit is extended to meet the minimum time allowed by such law. In New York, the time limit is two years to take any additional legal action.

- In Colorado and Montana, you are not excluded from Worldwide Travel Accident Insurance and Trip Cancellation & Interruption Protection coverage if you're pregnant, give birth or have an abortion.
- In Connecticut, you are not excluded from coverage if you are involved in a riot.
- In Minnesota, you are not excluded from Trip Cancellation & Interruption Protection if you or a family member experience financial problems, such as bankruptcy.
- In New Hampshire, you are not excluded from coverage if you're detained or arrested by any branch of any recognized government.
- In New Hampshire, for Trip Cancellation & Interruption Protection, redeemable rewards from frequent flyer programs may be used to pay for any part of the full trip costs. However, we will only reimburse you the amount of the trip costs charged to your Citi card.
- In New Hampshire and New York, you may be covered if you are involved in illegal activity, but you are not covered if you participate in a felony.
- In New York, you are not excluded from Worldwide Travel Accident Insurance if you are traveling in a rental vehicle or if you're detained or arrested by any branch of any recognized government.
- In Oklahoma, the war exclusion only applies if you are in the military or working in a war zone.
- In Oregon, you may be covered if you are involved in illegal activity, but you are not covered if you are convicted of a felony.

QUESTIONS ABOUT THESE BENEFITS?

Call **1-855-569-7366**
or visit **www.cardbenefits.citi.com**



©2015 Citibank, N.A.

Citi, Citibank and Citi with Arc Design are registered service marks of Citigroup Inc.

CRE104

MV6707 1015