**What is Roadside Dispatch?**

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

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

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

- Standard Towing – Up to 5 miles included
- Tire Changing – must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery – up to 5 gallons (plus the cost of fuel)
- Standard Winching

Roadside Dispatch will ask you where you are, what the problem is, and while we remain on the phone we will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – we will advise you to hang up and dial 911. If you are not able to do so, we will call the non-emergency police number in your area, and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone and you may save money because our rates are pre-negotiated.

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required. Just call us toll free when you need us.

1-800-847-2869 – it’s that easy!

**Note:** Current fee for a standard service call is $59.95. Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only. Additional fees may apply for winching services under certain circumstances. Effective 10/1/17 the service call fee will increase to $69.95. Service call fees are subject to change at any time; however callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

Any vehicle with wheels is covered under the program as long as it can be classified as ‘Light Duty’. ‘Light Duty’ vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered ‘Medium Duty’ or ‘Heavy Duty’ and are NOT covered under this program.

**Additional Terms:** Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Signal Financial Federal Credit Union shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other “off road” areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor Signal Financial Federal Credit Union provides any assurances as to the ability of the Service Provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. Services provided by United States Auto Club, Motoring Division, Inc.

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**Auto Rental Collision Damage Waiver**

**November 11, 2015**

**What is the Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit?**

The Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit offers insurance coverage for automobile rentals made with your Visa card. The benefit provides reimbursement (subject to the terms and conditions of this guide) for damage due to collision or theft up to the actual cash value of most rental vehicles.

**Who is eligible for this benefit?**

You are eligible only if you are a valid cardholder whose name is embossed on an eligible Visa card issued in the United States. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

**What losses are covered?**

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

Covered losses include:

- Physical damage and/or theft of the covered rental vehicle
- Valid loss-of-use charges imposed and substantiated by the auto rental company
- Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility

**Please Note:** This benefit only covers 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.

**How does this coverage work with other insurance?**

Within your country of residence, this benefit supplements, and applies in excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this benefit, Auto Rental CDW applies to eligible theft or damage or expenses that are not covered by insurance or reimbursement.

If you do not have personal automobile insurance or any other insurance covering this theft or damage, this benefit reimburses you for the covered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges that occur while you are responsible for the rental vehicle.

If you do have personal automobile insurance or other insurance covering this theft or damage, the Auto Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance and any unreimbursed portion of valid administrative and loss-of-use charges imposed by the auto rental company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility.

**What types of rental vehicles are not covered?**

The following vehicles are not covered by Auto Rental CDW: expensive, exotic, and antique automobiles; cargo vans; certain vans; vehicles that have an open cargo bed; trucks; motorcycles; mopeds, and motorbikes; limousines; and recreational vehicles.

- Examples of excluded expensive or exotic automobiles include: the Aston Martin, Bentley, Brinklin, 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.
- Vans are not covered, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of nine (9) people including the driver).

For questions about a specific vehicle, call the Benefit Administrator at 1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.

**What else is not covered?**

- Any obligation you assume under any agreement (other than the deductible under your personal auto policy)
- Any violation of the auto rental agreement or this benefit
- Injury of anyone or damage to anything inside or outside the rental vehicle
- Loss or theft of personal belongings
- Personal liability
- Expenses assumed, waived, or paid by the auto rental company or its insurer.
Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.
Depreciation of the rental vehicle caused by the incident including, but not limited to, "diminished value"
Expenses reimbursable by your insurer, employer, or employer's insurance
Wear and tear, gradual deterioration, or mechanical breakdown
Vehicle damage caused by another driver.
Vehicles that do not meet the definition of covered vehicles
Leases and mini leases.
Depreciation of the rental vehicle caused by the incident including, but not limited to
Theft or damage 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
Vehicle damage caused by another driver.
Wear and tear, gradual deterioration, or mechanical breakdown
Items not installed by the original manufacturer
Damage due to off-road operation of the rental vehicle
Theft or damage due to hostility of any kind (including, but not limited to, war, invasion,
rebellion, Insurrection, or terrorist activities)
Conflagration by authorities

Vehicles that do not meet the definition of covered vehicles
Renewal 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.
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 auto rental agreement
A copy of the repair estimate and itemized repair bill
A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was
for personal use
A copy of the repair estimate and itemized repair bill
Two (2) photographs of the damaged vehicle, if available
A police report, if obtainable
Submit the documents gathered from the auto rental company listed above along with the following additional documents to the Benefit Administrator:
The completed and signed Auto Rental CDW claim form. Please Note: You may be required to
complete this form within ninety (90)* days of the date of theft or damage, or when you return the
vehicle regardless of whether any claim has been filed.
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 by your original insurer, or your insurer's representative, that your vehicle was
not covered for the claim at the time of the incident/occurrence.
A copy of your primary insurance company's Declarations Page to confirm your deductible. 
"Declarations Page" means the document(s) in your insurance policy that lists names, coverages,
limits, effective dates and deductibles.
Any other documentation deemed necessary by the Benefit Administrator to substantiate
the claim.
Please Note: All remaining documents must be postmarked within thirty-five (35) days
of the date of theft or damage, or when you return the vehicle. If you do have obtained the required
documents within ninety (90)* days of the date of theft or damage, submit the claim form with
available documentation.
For faster filing, or to learn more about Auto Rental CDW, visit www.eclaimsline.com

What are the specific services and how they can help me?

The Benefit Administrator reserves the right to deny any claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of the incident/occurrence.
No. Visa Travel and Emergency Assistance Services are available to eligible Visa cardholders
who are familiar with the terms and conditions of the auto rental agreement.

What do I need from the auto rental company in order to file a claim?
When should I report an incident?
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 denied.
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 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 by your original insurer, or your insurer's representative, that your vehicle was
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What is included in the definition of covered vehicles?
For faster filing, or to learn more about Auto Rental CDW, visit www.eclaimsline.com

ADDITIONAL PROVISIONS FOR AUTO RENTAL CDW
You should report theft or damage as soon as possible, but no later than forty-five (45) days*
from the date of the incident. The Benefit Administrator reserves the right to deny any claim that
is not completely substantiated in the manner required by the Benefit Administrator within twelve (12)
months of the date of the incident/occurrence. No payment will be made on any claim that is
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